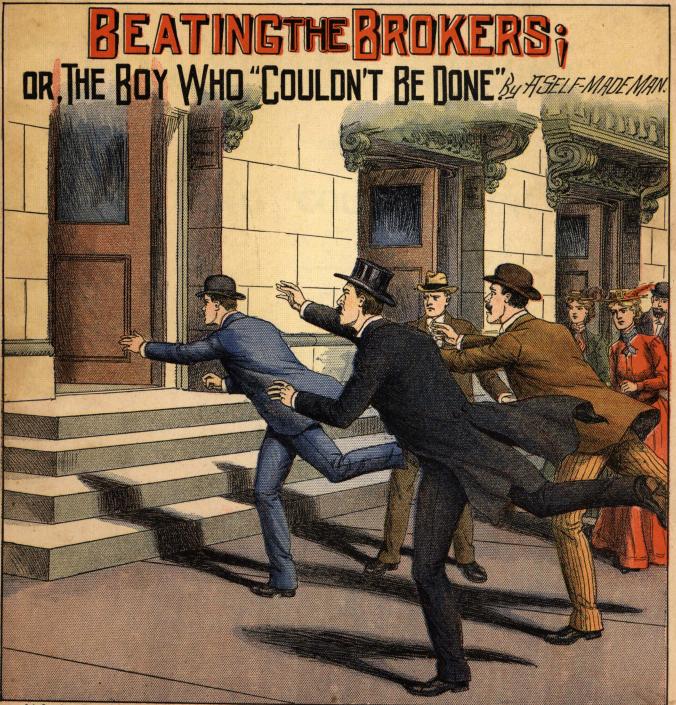
MEDITION SCENTS.

STORIES OF

BOYS WHO MAKE MONEY.



At last, after leading his pursuers a lively chase, he suddenly turned and darted for the door of the Stock Exchange. "Stop him! Stop that boy!" roared the two brokers as Jack crossed the sidewalk, dodging a score of pedestrians.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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BEATING THE BROKERS;

OR,

THE BOY WHO "COULDN'T BE DONE".

By A SELF-MADE MAN.

CHAPTER I.

THE KIND OF A BOY JACK WARNER WAS.

"Can't you see where you're running, boy? What do you mean by butting into me like a young cyclone?"

Broker Nelson Bunner was just in the act of leaving the Manhattan National Bank when he came into collision with a bright and particularly active messenger boy of sixteen, named Jack Warner, who at that moment darted in through the half closed door, for the clock was on the stroke of three, and the porter, who was always very prompt, was closing the outer portal.

"I beg your pardon, sir," exclaimed Jack, chasing and recovering the broker's silk hat, which had gone skating over toward the paying teller's window. "Here you are, sir. It isn't hurt a bit."

He politely handed Mr. Bunner his hat.

"Don't you know any better than to rush into a building in that crazy fashion?" growled the broker, taking his headgear and adjusting it carefully at its customary angle.

"Yes, sir; but it's just three o'clock, and I didn't want to be shut out," replied the boy, cheerfully. "Mr. Newell thought I couldn't make it, but I was sure that I could, and I did," he concluded, triumphantly.

"I see you did, and I am the sufferer by it."

"I am very sorry that I ran into you, sir; but I didn't see you in time to avoid hitting you," replied Jack, apologetically.

"So you're Newell's messenger, are you? I thought I knew your face."

"Yes, sir."

"It's a wonder Newell or his cashier wouldn't send you to the bank in ample time, so that you wouldn't need to fly like a winged Mercury in order to get here before the porter closed the outer door."

"This is the first time such a thing happened, sir. The clock in the office was a bit slow, I believe."

"If this thing happens again, I'll sue Newell for damages," grunted Mr. Bunner, turning away and letting himself out of the building.

Jack grinned, and walked over to take his place in the line that led up to the window of the receiving teller.

There was a boy ahead of him of about his own age.

He had seen the incident just recorded, and was snickering over it.

"What are you laughing at, Sam Holland?" asked Jack, recognizing him.

"I was laughing at the way you bumped into Broker

Bunner just now. You came through that door like an animated cannon ball. What were you trying to do, anyway?"

"Trying to get in."

"Well, you got in all right, I'll swear to that."

"Bet your life I got in," replied Jack, with a satisfied grin. "Mr. Newell bet me half a dollar I couldn't make the bank. I took him up, and here I am."

"You only made it by the skin of your teeth. You hadn't a second to lose."

"What's the difference, so long as I did it? I'm fifty cents to the good."

"When did you leave your office?"

"Two minutes of three by Mr. Newell's watch."

"You must have skated down here like as if you were sliding for second base. It's a wonder the people on the street didn't take you for an escaped lunatic."

"I don't care what they took me for. I simply made up my mind to get our daily deposit in here, or break a leg."

"You nearly broke Bunner's leg. If you'd hurt him there would have been something doing all right. I wouldn't have taken the chances you did for a whole dollar."

"If you don't take some chances in this world you'll never get ahead."

"That's right, too," admitted Sam. "But luck often goes the other way. I took chances the other day on five shares of P. & M. preferred."

"Well," asked Jack, with a look of interest, "didn't it turn out right?"

"No, it didn't. I'm out and injured \$8."

"I'm afraid you're too reckless with your investments. Why don't you do as I do? Study the market carefully right along, and then when you think you see your chance, go in and win."

"Why, do you win all the time?"

"No. I wish I did. But I'm several hundred dollars ahead of the game just the same."

"Several hundred dollars!" exclaimed Sam Holland, opening his eyes.

"That's what I said," nodded Jack, complacently.

"It isn't so many moons ago that you were telling me that you hadn't saved up \$25 yet."

"That was six months ago, if anybody should ask you."

"And you've made several hundred dollars since then?"

"I have."

"In stocks?"

"Exactly-in stocks."

"How did you ever do it?" asked Sam, in astonishment.

"By using my head."

"Going to be a broker some day?" grinned Holland.

"Perhaps."

"I'd like to be your partner."

"You'll need money if you're going in with me."

"How much?" snickered Sam.

"Fifty to one hundred thousand," replied Jack, coolly.

"Suffering snakes! Do you ever expect to be worth \$100,00?"

"Why not?"

"That's a fierce lot of money."

"Not these days. Look at Mr. Rockefeller. They say his annual income is over \$40,000,000, and he isn't working very hard these days."

"Oh, he's an exception."

"Oh, there are a lot of people right here in this city who make one million and upward a year clean profit."

"What's that got to do with you?"

"Well, a good many of them weren't worth as much as I am at my age."

"And do you expect to equal them?"

"No. But I expect to have my share of the good things of life just the same. The chance to make a fortune is open to every American boy if he isn't a stroke of the clock boy."

"What do you mean by that?"

"Oh, I mean one of those chaps who is afraid his boss will get one or two minutes more of his time than he pays for. There's a clerk in our office that answers to that description. Every morning he's promptly on time to the second. In the afternoon, at exactly the moment his labors are supposed to end, he puts on his hat and disappears. He does his work all right. I haven't heard anyone, even the old man, find any fault with him. Just the same, I'm ready to bet a dollar to a doughnut that he'll be a clerk all his life."

"How can you tell that?" asked Sam, as he shoved his bank book in at the receiving teller's window.

"Because, though he's been with us two years, he doesn't know, doesn't care to know, and hasn't made an effort to know, anything about the business outside of the work laid out for him to do. He doesn't show any personal interest in Newell's business outside the work for which he is engaged and paid."

"I suppose you'd want to run the office, if you got the chance." snickered Sam.

"No, I wouldn't," replied Jack, promptly. "But I do believe in making myself as useful as possible at the office. A fellow has a lot of opportunities to show how he's built, and if he does the right thing it counts in his favor every time."

Jack now handed in his book and Sam waited for him. In a minute or two the entry was made, and the book back again in his possession.

Then the two boys left the bank together.

They worked in broker's offices within a few doors of each other, lived in the same block in one of the crooked streets of old Greenwich Village, in the heart of the lower west side of the big city of New York, and were staunch friends.

Jack had a sister, Jennie, who was employed as stenographer in an office on Greenwich street, and Sam was one of her most devoted admirers.

Jack's mother was a widow, in very moderate circum-

stances, and she rented one of her rooms to a lodger to help pay the rent, which is always high in New York.

Sam was blessed with both a father and mother, but his father had only a small salary as bookkeeper for a whole-sale butcher establishment uptown; therefore, Sam's wages were gratefully appreciated in the small household, just as Jack's were in his home.

Jack, however, was quick to seize chances to make extra money.

He put it into a savings bank to his own account, without saying anything to his mother about it, for since going to work for Mr. Dwight Newell, the stock broker, he had got the idea into his head that there was money to be made, even in a small way, in the stock market, if a chap went about it in the right way.

The right way to his mind was to thoroughly familiarize himself with Stock Exchange methods, and to always watch the course of the market, and keep track of the little odds and ends of information continually appearing in the Wall Street papers.

When he had saved \$25 he began to test his theory with due caution.

By small transactions, spread over a year's time, he had already accumulated \$400, and he was now beginning to feel like a small capitalist.

"I'll give mother and sis a big surprise one of these days," he said to himself, after depositing his last winning to his credit. "In fact, I am certain if they saw this book now it would knock them silly. But I'm in no hurry. It will be time enough when I can flash a thousand or two under their noses, and offer them a new outfit at my expense. They deserve it, for I've got the best mother and sister in the world, and I don't care who hears me say it."

Sam had a similar notion of making money in the market, but not the same rational method to guide his little speculations.

Consequently he never got ahead to any great extent.

If he made a lucky deal one week, he generally lost all or a portion of it soon after by some reckless plunge.

On the surface he appeared to be just as bright and just as smart as his friend, but the truth of the matter was he wasn't in the same class with Jack Warner.

CHAPTER II.

JACK GETS A TIP, AND WHAT HE DOES WITH IT.

"I'll trouble you for that fifty cents, Mr. Newell," said Jack, walking into his boss' private office and laying the bank book on his desk.

Jack was somewhat of a privileged character in a way.

He and his employer were on excellent terms, and at certain times appeared to be on a hail-fellow-well-met basis; but Jack knew exactly the limit of this privilege, and was tactful enough to see when it was in order and when not, and therefore he was careful not to abuse it.

"Then you made the bank, after all, did you?" laughed Mr. Newell, putting his hand in his pocket and drawing

out a bright new half dollar, which he tendered to the

"Thank you, sir," said Jack, respectfully, as he took the money. "Yes, I reached the bank just as the porter was shutting the outside door. He is too prompt for anything, Mike is. If there hadn't been space enough for me to have slipped through he wouldn't have opened it another inch if I'd gone down on my knees to him."

Then Jack told Mr. Newell how he had run into Broker

The broker laughed heartily at the incident.

"Upon my word, Jack, Bunner won't forget that bump. Some day he'll get back at you for it."

"How will he?"

"He'll play some joke on you, and make you a laughing stock for his friends. Bunner is famous for that kind of thing. He has a great fashion of coming up behind me on the floor of the Exchange and tipping my hat over my eyes; and sometimes he will vary the performance by a slap on my shoulders that almost takes the wind out of me."

"I shouldn't think you'd like that kind of fun, sir."

"I don't. But what can you do? That's Bunner's way. He's full of animal spirits, that is, when he's on the right side of the market."

"And when he's on the wrong side, how does he act?"

"He's more subdued."

"Then I guess I only balanced your account, sir, when I nearly upset him this afternoon."

"What did he say to you?"

"He asked me if I couldn't see where I was going, and whether that was my usual way of entering buildings."

"And what did you say?"

"I apologized the best I could, and picked up his hat. He said if it happened again he'd sue you for damages."

"Oh, he did?" laughed the broker. "I'm afraid I should contest the case. Well, Jack, I hope you'll be more careful in the future, or you may get into trouble."

"Oh, I haven't run into anybody for a long time," replied the boy, demurely.

"I'm glad to hear that. You're pretty lively, my boy, but you must respect the rights of others. A boy blessed with lots of animal spirits like you are is apt to forget himself sometimes. I admire zeal in a boy, but it can be carried too far."

"I will be careful, sir."

"That's right. Have you ever thought what business you'd like to follow when you grow older?"

"Yes, sir. I mean to be a broker."

"You do, eh?"

"They're a jolly set, as a rule. Make lots of money, and seem to enjoy life."

"You mustn't be too sure of that, Jack. Sometimes they lose their grip and go to the wall. There are lots of downs as well as ups in the Street, my boy."

"There are failures in other lines of business, too, sir."

"True. But you get cleaned out quicker in Wall Street than anywhere I know of."

"Yes, sir-outside of the theatrical business."

"What do you know about the theatrical business, Jack?" laughed the broker.

"Not much, sir. But I know an actor who says he always takes an extra pair of shoes with him when he goes on the road."

"What for?"

"After the show is out a little while something always happens. He says they often strike a frost even in the hottest summer months, and then he's got to walk the ties home. That's where the extra pair of shoes comes in handy."

Mr. Newell laughed, as if he thought that was a good joke.

"I asked him one day why he didn't try another business, as he didn't seem to be making much headway as an actor. He said he had a good many ties binding him to the profession, and he didn't feel that he could afford to make a change. When I asked him if he referred to railroad ties he got mad, and wouldn't speak to me for two days. Then he borrowed a quarter to get a shave, and I haven't seen him since."

The broker grinned broadly, and then asked Jack to help him on with his coat, as it was time for him to go home.

Next morning, when Nelson Bunner saw Mr. Newell at the Exchange, he went up to him and said:

"Look here, Newell, you want to curb that uncommonly active messenger of yours. He came near knocking me into the middle of next week, yesterday afternoon at the bank. He's the wildest cub in the Street."

"You must excuse him, Bunner. He's all right, only he's blessed with an uncommon flow of animal spirits."

"I should say he was," replied the younger broker. "He came into that door like a billiard ball caroming off a lively cushion. If he had struck me fairly he'd have bowled me over as clean as a whistle."

"He told me all about it, and I advised him to be a little more careful in the future. Do you want to buy any Lake Shore preferred this morning?"

Nelson Bunner didn't want any, and the two brokers separated.

Mr. Newell returned to his office about half-past eleven, and the first thing he did was to send Jack down to a certain broker on Broadway with a note.

He had received an order for several thousand shares of a certain stock, and as the stock seemed to be scarce on the market he remembered that this broker had a block of it, so the note contained an offer for it at a fraction above the market price.

When Jack entered the broker's office he found that he was engaged with a customer, so he had to wait till his turn came.

He took up a morning paper, and sitting down in the corner, began to read the news.

While he was thus engaged a couple of big brokers came in, and taking their stand at the window near Jack, began to converse in a low tone about a stock they were forming a syndicate to boom.

They had called to see this broker in order to get him to go into a blind pool to boost the stock in question.

Jack heard one of the brokers say that there was a mint of money in the deal, as the shares could be bought at a very low figure.

The boy made a mental note of the name of the stock, which was P. & D., and soon afterward the gentleman who had been in the private office came out and Jack rushed in to deliver his note.

The broker read it, scribbled an answer on a pad, tore the slip off, sealed it in an envelope, and after addressing it to Mr. Newell, handed it to Jack.

The boy hastened back to the office at his usual rapid rate, but every foot of the way he was thinking about the tip—the first he had ever picked up—on P. & D.

"Seems to me this is a chance I oughtn't to miss. Such pointers are not flying around loose in Wall Street. I must see what that stock is going at."

After delivering the envelope to Mr. Newell he looked up P. & D. in the previous day's quotations.

He found that a small number of shares had changed hands at 19 7-8.

On looking up the record of the stock for the past year, he saw that that was the lowest figure P. & D. had yet reached.

He watched the tape at intervals that afternoon, but no sales of the stock were recorded.

Next morning he had not quite made up his mind whether he would buy 50 shares on the usual margin, or risk his whole capital by plunging on 200 shares.

When he returned from an errand at eleven o'clock he noticed that the ticker showed a sale of 2,000 shares of P. & D. at 20.

Soon afterward another sale was recorded of 2,000 shares at the same price.

"I guess I'll go the whole hog on this thing and see how I come out."

When he went to lunch he drew \$400 from his bank, which left only \$5 to his credit, or just enough to hold his book

He took the money to Prescott & Co., a banking and brokerage house on Nassau street, which had handled his other deals, and left an order for 200 shares of P. & D. at 20.

The firm 'phoned the order to their representative at the Exchange, and in ten minutes the 200 shares were bought and held by the bank subject to Jack Warner's order.

Next day P. & D. went up half a point.

By the end of the week the boy noticed that a good bit of the stock had changed hands, and that it was steady at 22.

"If I sold out now I should just double my investment,

less \$50 for commission," he said, as he noticed the closing sale on Saturday morning. "This is the biggest deal I ever handled yet. I'm going to play it for all I think it's worth."

On Monday the stock began to attract considerable attention on account of the efforts of certain brokers to buy in all that was offered.

In consequence, a number of brokers not in the ring began to bid for it, and that sent the shares up to 24.

The syndicate's brokers then resorted to other tactics, and the stock during the afternoon dropped to 22 1-8, at which figure a good deal of it was bought in by the pool.

The stock went up and down, shuttlecock fashion, for the rest of the week, but finally closed at 24 5-8 on Saturday.

During the next week, the syndicate having got all they wanted, or could obtain at the upset price they were willing to pay, now set rumors afloat which caused P. & D. to get an upward spurt on, and two weeks from the day Jack bought his 200 shares at 20 it was selling at 30 1-4.

If he had ordered his stock sold at that price he would have made a clean profit of \$2,000; but the desire for bigger profits which he thought he saw in sight induced him to hold on a while longer.

Finally, when it reached 35, he concluded he would cash in, and not run the risk of seeing his profits melt away if the stock should happen to go to pieces, as it was liable to do at any moment.

So at noon he went around to the bank and ordered the stock, which had now reached 35 1-4, sold, taking a profit of \$3,000.

The brokers seemed to be crazy to get P. & D. that morning, and his 200 shares were no sooner offered than they were snapped up.

That night the stock closed at 36.

It looked good for a higher figure the next day, for it opened at 36 1-8, but the reaction set in soon after Jack got his statement and check.

The syndicate had unloaded their holdings, made several millions, and left the outsiders to fight it out among themselves.

The result was a bear raid made it go down, and a lot of people lost a pile of money, and a number were ruined, before the week ended.

CHAPTER III.

JACK SURPRISES HIS MOTHER AND SISTER.

With \$3,000 in bank to his credit, and \$400 in his pocket, which he intended to take home to his mother that afternoon, Jack Warner felt as independent as the richest man in the financial district.

Bessie Dean, the office stenographer, noticed that he held his head higher than usual that day, and wondered what had come over the fun-loving boy.

"Say, Jack," she remarked, when he brought her a docu-

ment to copy on her typewriter, "are you going to be promoted?"

"I haven't heard anything about it," he answered. "Why?"

"You seem to have grown very important-looking all of a sudden," she said, with a mischievous smile.

"Oh, when a fellow becomes a bloated capitalist, he naturally feels that he is of some consequence," grinned the boy.

"Dear me! Have you become a capitalist?"

"That's what I have, Miss Dean."

"Why, how formal you are. You never called me anything but Bessie before," she said, opening her brown eyes.

"I was just trying to see how it felt to call you Miss Dean."

"Oh, that is it?"

"Yes. I am seriously thinking of opening an office on my own account and hiring you as my stenographer at an increased salary."

"Is it possible!" she cried, looking at him quizzically.

"I s'pose you don't think I've boodle enough to pay you a large salary."

"I wouldn't want to earn all the money that came into the office," she laughed.

"Don't let that worry you. When I go into business, as I expect to, some day, I mean to make money by the barrel."

"You'll leave some, won't you, for the other brokers to do business with?" she laughed.

Jack grinned, and then he said, abruptly:

"Can you keep a secret, Bessie?"

"The idea! Why of course I can. Have you got one to tell me?" with dancing eyes.

"Yes; but remember if it gets away from you we will ever after meet as strangers."

"That would be dreadful, wouldn't it? It must be a very important secret indeed. Very well, I'll cross my fingers and promise never to breathe the tiniest word about it."

"See that you keep your word, or the consequences be on your own head!"

"Dear me, how tragic you are! I hope you are not thinking of going on the stage."

"If you are going to be funny, Miss Dean, I won't tell you a thing," said Jack, trying to look severe, which attempt was a failure, as it wasn't in his line.

"I assure you, Jack, that I am waiting with all due seriousness for you to confide your secret to me."

"You are really anxious to know, are you?"

"I'm just dying to know," she cried, eagerly.

"Then listen! To-morrow is the 30th of May. It's a legal holiday, and we don't have to come to work."

"You good-for-nothing boy!" cried the girl, in a disappointed tone. "Is that all you had to tell me? Aren't you too provoking for anything?"

She made a slap at Jack with her ruler, but he was out

of reach and making for the reception-room, with a broad grin on his face.

"Mother," he said that night at the supper table, "I've got a present for you."

"Have you? It's nice to be remembered once in a while," replied the pleasant-faced little woman, regarding her first born with a mother's fondness.

"Haven't you got something for me, too, Jack?" asked his sister, laughingly.

"Why, what do you want, Jennie?"

"I wouldn't refuse a hundred-dollar bill if it came my way," she said, roguishly.

"Wouldn't you take anything less?" he grinned.

"Not a cent less," she replied, with a solemn shake of her pretty head.

"Then I suppose I'll have to give it to you," said her brother, putting his hand in his pocket, pulling out his wad, and peeling off five twenty-dollar bills. "Here you are."

He held them across the table toward her.

"Why, where did you get all that money?" she asked, not offering to take the notes. "Been collecting it for Mr. Newell?"

Jack shook his head.

"That money is all mine," he said.

"All yours!" she ejaculated, with wonder in her eyes.

"Sure. You didn't know I was a small capitalist, did you?"

"Jack, will you be serious? Whose money is it?" she demanded.

"It's mine, until you get your fingers on it, and then it's vours."

"Mother, isn't Jack just too provoking for anything? He says that roll of bills is his money. You ought to be ashamed of yourself to tell such a fib," turning to him again.

"Then you don't believe me, sis?"

"Certainly not. Where would you get all that money?"

"Where would I get it? In Wall Street, of course."

"You may have got it in Wall Street, but it doesn't belong to you."

"Then you really believe that I am telling you a lie when I say it's all mine?"

"I think you are trying to tease me; that's what I think."

"I am offering you one hundred dollars. Don't you know that it isn't lucky to refuse money when it's offered to you?"

"Mother, won't you make Jack stop his fooling?" exclaimed Jennie.

"Jack, dear, don't tease your sister," said Mrs. Warner, with a smile.

"Why, mother, when I said I had a present for you didn't she ask me if I hadn't something for her, too? I asked her what she wanted, and she said she wouldn't accept anything less than one hundred dollars. Now, when I offer her that sum she refuses to take it. I think girls are funny creatures."

"If that was your money, dear, and your sister thought you could afford to let her have it, she'd accept it gladly." said his mother. "But-"

"Then you don't think it's mine, either?" said Jack, assuming an injured expression.

"Well, Jack, I don't see how you could make so much money all at once."

"Why, there's only \$400 in this wad."

"Will you listen to that, mother?" cried Jennie. "Only \$400! He talks as if he had a big bank account."

"Perhaps I have. That is, big for a boy of my age."

"Don't talk ridiculous! You never told us before that you had money in a savings bank. Where would you get it? You give mother every cent of your wages."

"I've got an account all right," said Jack, wagging his head and grinning. "A fellow can pick up a little coin on the outside once in a while. I held on to my funds till I got five dollars, and then I opened a bank account."

"Did you really?" cried his sister, in some surprise.

"I did really," mimicked Jack. "And when I got

"Why, have you saved as much as \$25?" she asked, incredulously.

"Don't interrupt me, please. When I got \$25 together I went long of five shares of O. & B. at 50 on a borrowed margin of ten per cent."

"You did what?" asked Jennie, opening her eyes in astonishment.

"I purchased five shares of O. & B. railroad stock, whose par value was \$500, and whose market value was \$250, thus getting a credit of \$225. If the stock went up five points I stood to make \$25 profit; if it went five points the other way I was sure to lose my \$25."

"Well," cried Jennie, breathlessly. "Which way did it go ?"

"It went up."

"And you made \$25?" she exclaimed, with shining eyes.

"I made more than that."

"Why, I thought you said that if it went up five points-"

"I did. But in this case I held on till it went up twelve points; consequently I cleared a profit of \$60, less \$1.25 commission."

"My, how lucky you were! So you have more than \$80 in the bank?"

"Hold on, sis! Are you telling this story, ar am I?"

"Why, you are, of course."

"Then don't be in such a hurry to jump at conclusions. I did have more than \$80 in bank for a while, then I took another flyer at the market—five shares of Michigan Central—and cleared \$6 a share. That raised my capital to over \$100."

"And you never told us a thing about it!" cried his sister, shaking her finger at him. "What a close boy you are!"

"All that happened nearly a year ago," went on Jack, with a grin. "Since then I've been speculating, off and

on, sometimes losing, but oftener winning, until about a month ago my bank account had reached \$400."

"Then that money in your hand is really yours, after all?" said Jennie, with a little cry of delight.

"Didn't I tell you that it was mine?"

"Yes; but it seemed so improbable then that---"

"You didn't believe me. Well, I'll excuse you, sis. About three weeks ago I got hold of a pointer. I heard a couple of brokers talking about a pool that was being formed to boom P. & D. I concluded to risk my \$400 on the strength of it, and I did."

"Your whole \$400? Why, Jack!"

"I bought 200 shares at 20, held on to them till yesterday, and then sold them at 35 1-4, clearing \$3,000. How does that strike you?"

Mother and daughter looked at the young man of the house with great astonishment.

"If you imagine this is a pipe dream, why there's my bank book to prove it."

He produced the book, opened it, and held it up so that both of them could readily see his name and the entry of \$3,000.

"I hope you're satisfied, sis. I've brought \$400 home to divide between you—\$100 for you, Jennie, and \$300 for mother. Accept the cash with my loving regards. One of these days I'll do better by you."

Perhaps that wasn't one of the happiest evenings the Warner family had ever spent since the husband and father was taken from them four years before.

CHAPTER IV.

NELSON BUNNER PLAYS A JOKE ON JACK WARNER, AND THE RESULT THEREOF.

Mr. Dwight Newell, Jack's employer, was a wealthy and successful trader on the New York Stock Exchange.

He had a large number of customers for whom he did business, and his reputation as a square man was unquestioned.

He never resorted to any questionable tricks of trade that many brokers practiced in the course of business—tricks that while not actually dishonest were, nevertheless, what might come under the head of sharp practice.

In a word, Mr. Newell, in his business relations with other people, was as straight as a die, and every broker on the Street knew it.

He was often approached by other operators to take an interest in some scheme to boom a certain stock, but he always discouraged that sort of thing so far as it concerned himself.

One day soon after Jack had scooped in his \$3,000 three gentlemen called on Mr. Newell.

Jack recognized them as well-known brokers, and showed them into the private office.

One of them was Nelson Bunner, who looked mighty hard at the boy; the second was an operator named Lucius

Treadwell, one of the slickest traders in the Street, and the third was William Fletcher, of New street.

"Glad to see you, gentlemen," said Mr. Newell, "what can I do for you?"

"We called upon you, Mr. Newell, to see if you wouldn't go into a syndicate we are forming to boom a certain stock," said Mr. Treadwell, coming directly to the point. "There are six of us pledged to advance \$100,000 each. We are looking for four more to make it \$1,000,000. Are you with us? We shall easily clear up a million, and you might as well have some of the pickings as anyone else."

"What is the name of the stock you are going to boom?" asked Mr. Newell.

"That is a secret you could hardly expect me to disclose until after we had your assurance that you will be one of us."

"I'm obliged to you for the invitation, Mr. Treadwell, but as this seems to be a kind of blind pool, I will have to ask you to excuse me going into it. When I speculate in the market myself I want to control my own money, which I could not do in this case."

The three brokers were disappointed.

They had calculated on talking Mr. Newell into the project, but he vetoed the matter so decidedly at the outset that they were obliged to take their departure without having accomplished their object.

The broker, as soon as he was alone, began to wonder what stock these people were going to corner.

He decided to keep his eyes open and try and find out.

He had a considerable sum in bank that he wasn't using just then, and he felt that if he could get a line on this pool soon enough he could make a good thing out of it at their expense.

It was hardly probable, however, that he would be able to get the much-desired clue, for the syndicate would naturally guard its secret well.

Shortly after Jack came in from a hasty lunch, Mr. Newell sent him over to a big office building in Exchange Place with a note for a broker named Gestler.

Mr. Bunner had an office in this building on the same floor as Gestler's, and he came out into the corridor just as Jack sprang out of the elevator and dashed for the other end of the passage.

The broker saw the boy approaching at a rapid pace, and the idea popped into his head that this would be a good chance to get square with Jack Warner for running into him at the bank that day.

He pretended not to see Jack, but just as the boy passed close to him he suddenly put out his foot and tripped the lad up.

He really had no intention of hurting Jack much—in fact, he was of the opinion that boys, like cats, invariably landed on their feet under all circumstances; but he overdid the thing on this occasion.

Probably he didn't realize that the boy was gliding along as fast as he was.

At any rate, Jack took a header, came up with a whack

against the wall of the corridor, and rolled over unconscious.

Nelson Bunner was startled by the outcome of his practical joke.

He raised the boy up and carried him into his office, where he laid him on the lounge under the window in his private room, and dashing water into his face tried to bring him to, but without success.

While he was thus engaged brokers Treadwell and Fletcher came in, and when they saw the young messenger stretched out on the lounge they wanted to know what was the matter with him.

"He caught a nasty fall on the marble floor just outside my office, and I brought him in here to revive him. I guess I'll have to send for a doctor."

"Oh, send to the nearest drug store for some salvolatile. A whiff or two of that ought to bring him to," said Treadwell, after a glance at the boy.

So Mr. Bunner sent out one of his clerks for the stuff.

While he was gone the three brokers got talking together. The subject was the one which most interested them at that time—the pool they were forming to boom a particular stock which they, themselves, had selected.

Mr. Treadwell had a list of names of rich traders from which they were deciding upon two or three to visit that afternoon, for the purpose of interesting them in the proposed transaction.

They forgot all about Jack for the time being, and were gathered about Nelson Bunner's desk with their backs to him.

In the course of five minutes the boy began to recover his senses.

His first sensation was that of bewilderment at finding himself in an office that was strange to him.

While he was wondering how he got there, and what had happened to him, he heard voices close at hand.

He turned his head and looked in that direction.

The first face his eyes rested on was Nelson Bunner's, and like a flash the cause of his mishap came to him.

He recollected that the broker had tripped him, but that was all he did remember.

Then he recognized the others as Mr. Treadwell and Mr. Fletcher, who had that morning called on his employer.

He easily overheard all they said about the proposed syndicate, the names of the gentlemen already secured and the names of the others they hoped to interest within a day or two.

He also heard the name of the stock that had been picked out to boom, and all the reasons why this particular stock offered advantages for their purpose that none other had.

As soon as Jack got on to the conversation between the men, he closed his eyes, so that if they chanced to look toward him they might not notice that he had come back to consciousness.

Then he drank in every word they said with eager attention.

"This is a bang-up tip, if there ever was one," he

breathed. "I ought to be able to make a dandy haul on it. And just to think Bunner put me in the way of it himself by playing one of his nasty practical jokes on me."

It almost made him laugh to think of it.

"Why, he'd kick himself from here to Harlem if he knew I was overhearing all his plans. His joke has reacted like a boomerang. Oh, if I only had lots of cash I wouldn't do a thing to that syndicate. I wonder what St. L. & S. F. is selling for now? Well, I can find out as soon as I get back to the office. I'm going to put Mr. Newell wise to this. He's a pretty sharp old codger, I see. Wouldn't go into a blind pool under any circumstances. B'gee! They'll be wild when they find out, if they ever do, that he's raked in a hundred thousand or so of their good money after refusing to join in the scheme. They'll break their hearts trying to find out how he ever learned about the inside workings of the pool. It will be simply great."

Jack chuckled softly to himself, and at the same time didn't miss a word that was spoken within a yard of him.

Presently there was a knock at the door.

Nelson Bunner went to the door and received a small bottle of spirits of ammonia.

"Wait a moment, gentlemen, Jack heard him say, "till I try the effects of this bottle on this unconscious messenger. If it doesn't fetch him to, I'll have to send for a doctor."

Jack wondered what kind of preparation the broker was going to try on him, and was more than half inclined to jump up right away and declare he was all right.

He was rather afraid to be too hasty about recovering his senses after what he had overheard, so he allowed Bunner to uncork the powerful essence under his nose.

He recognized what it was at once, but got such a strong whiff of the stuff that it partially strangled him and brought on a fit of coughing, in the midst of which he sat bolt upright with streaming eyes.

"I see you're all right, young man," said Bunner, in a relieved tone. "You had a nasty slip on the floor outside in the corridor, and landed against the wall like a thousand of bricks. Lucky for you I came along, picked you up and brought you in here."

Evidently Nelson Bunner was ashamed to have the truth leak out that he had tripped up the boy himself and caused all the trouble.

Jack concluded to let him think that he wasn't aware that he owed his mishap to him, and therefore pretended to accept the smart broker's version of the occurrence as the correct one.

In a few minutes he declared that he felt as good as ever, and after Bunner had personally given his clothes a brushing, he thanked the broker, with seeming gratefulness, and took his leave.

Then he went on to Broker Gestler's office and delivered Mr. Newell's letter.

He had to wait a few minutes for an answer, after which he returned to his own office, where he found his employer impatiently awaiting his return.

CHAPTER V.

JACK PLUNGES ON ST. L. & S. F.

"Wasn't Mr. Gestler in when you reached his office?" asked Mr. Newell.

"Yes, sir."

"I may be mistaken, but I fancied you took rather a long time to carry that message for me and bring back the answer. I believe I told you to hurry, as the matter was important."

"I did hurry, sir, and it turned out to be a case of the more hurry the less speed."

"I don't quite understand you, Jack," said the broker,

regarding him intently through his glasses.

"I hurried so fast that I caught a tumble up on the sixth floor of the Vanderpool Building, in front of Mr. Bunner's office, the gentleman I ran into at the bank a few weeks ago, if you remember."

"Did you hurt yourself?"

"Well, I was unconscious awhile, I can't say for how long. Bunner carried me into his office to revive me, but I came to myself without any assistance from him."

"I shall have to thank Bunner for his kindness."

"It isn't necessary, sir," replied Jack, much to his employer's surprise. "When I tell you the facts of the case you'll have a different opinion of Broker Bunner."

Jack then told his story from first to last.

Mr. Newell was indignant when he learned that the smart broker had actually tripped his messenger up when the lad was bound on an important errand.

But his indignation soon gave way to a different feeling-a feeling of exultation when Jack disclosed to him the inner secrets of the pool.

"You say they're going to operate with St. L. & S. F.?" cried Mr. Newell, with eager excitement.

"Yes, sir."

"Are you positively certain of that?"

"Positively sure, sir."

"Look here, Jack, those men were in here this morning trying to induce me to go into that pool."

"I know that, sir. I heard them talking about their failure to get you to join them, and they were kind of angry with you about it."

"Well, I won't go into a blind pool under any circumstances. It's altogether too risky. Now, Jack, I want you to hold your tongue about what you heard in Bunner's office. I wouldn't have the fact leak out for a good deal of money. I dare say you know you have got hold of a valuable tip. I can use that tip to good advantage, therefore I'm going to pay you for it. I'm going to give you \$2,000 cash in exchange for it. That's fair, isn't it?"

"I didn't expect you to pay me for it, sir," said Jack, in surprised delight.

"I believe you. But you're entitled to something, and that's the least I feel that I ought to offer you. You got going up at a lively clip before long."

a nasty fall in connection with it, and the money will act as a pleasant kind of salve."

"I am very much obliged to you, sir."

"You are welcome, Jack," said his employer, as he wrote out his check for the sum mentioned. "You can draw the money, if you wish, when you take our deposit to the bank, which you ought to do right away, as it is getting on toward three. But remember, Jack," as he handed him the check, "you must forget all about what you overheard in Bunner's private office."

"All right, sir. I'll be as mum as an oyster."

In a few minutes Mr. Newell had another message ready for him to take to another broker's, and he was directed to go to the bank at the same time.

He got the bank book with its contents for deposit from the cashier, and started out on his double errand.

He met Sam Holland hurrying along in the same direction, and found that he was only going to the bank.

"Well, what do you know this afternoon, Sam?" he asked his friend.

"Oh, several things," replied Sam with a grin. "For instance, I know that I'm worth \$27 more than I was a few days ago."

"You're lucky. Another haul in stocks, I suppose."

"Sure thing. It's a wonder that you don't keep those several hundred dollars of yours moving to some advantage."

"How do you know but they've been working overtime?"

"I don't know; but if you had made much of a strike, I guess I'd have heard about it. You couldn't keep it all to yourself."

"How do you know I couldn't?.

"Well, I don't think you could."

"Then let me tell you that you've several thinks coming if you expect to keep tracks of my movements."

"Honest injun, now-have you been bucking the market recently?" asked Sam with some curiosity.

"I'm not saying whether I have or have not. A still tongue makes a wise head, Sam. Perhaps I'm working a gigantic deal just at present, and in that case it wouldn't do for the facts to leak out on the Street," grinned Jack.

"Oh, you go bag your head," growled Sam. "I don't believe you've been up against the market in a dog's age."

"You don't have to believe it," replied Jack. "By the way, do you want a tip?"

"What is it?"

"Buy St. L. & S. F."

"Nothing in it."

"Isn't there? You seem to know all about it."

"It's been on the decline for six months."

"Well, now is the time to buy when it's down near rock bottom."

"It's going to stay at rock bottom, too."

"What makes you think it is?"

"That's my idea."

"You're way off. Take my word for it, that stock is

"How do you know? Somebody been filling you up about the prospects of the road," chuckled Sam.

"No. But I'm so confident of a coming rise in the stock that I am going to buy 1,000 shares to-morrow and hold on to them."

"How many shares? Say it slowly."

"One thousand."

"You tell it well. That stock is ruling at 49. One thousand shares are worth \$49,000. On a ten per cent. basis it would cost you \$4,900. Where are you going to get the price? Perhaps you are thinking of robbing the boss's safe."

"Don't you worry about where I'm going to get the money. One of these days you'll wake up and find me signing my check for six figures, if not for seven."

"It's easy enough to sign a check for any old amount. The trouble is to get the long green on it."

They had now arrived at the Manhattan National Bank, and they went in to make their deposits.

Jack decided not to present his check until the next morning.

After the boys had finished at the bank they parted at the door, Jack going around the block to Broad Street to deliver his note.

When he went out to lunch next day he drew \$450 from his bank, and putting it in his pocket went around to the Manhattan National Bank.

This establishment had a department for the accommodation of its customers and those known to the bank officials who wished to purchase or sell stocks.

Jack was known to the man who had charge of this business, and he went straight to his office.

"Hello, Warner," said the gentlemen, when the boy presented himself before him. "What can I do for you?"

"I want you to buy me 500 shares of St. L. & S. F. at 49," said Jack, in a business-like way.

"Is this a joke, young man?"

"No, sir. This is the real goods. Here is Mr. Newell's check for \$2,000, and here is \$450 cash. That will cover the margin."

The gentleman whistled as he examined the check and saw that it was all right.

"Why don't you get Mr. Newell to buy the stock for you?"

"Because I prefer to buy through this bank."

"This isn't your first transaction of the kind, I'll wager."

"It's my tenth, if you want to know real bad. I cleared \$3,000 the other day on a deal I put through with Jessup & Co., the Nassau Street firm of bankers and brokers."

"Are you working on a tip?" asked the gentleman, curiously.

"I must decline to answer that question, Mr. Bates."

"So you want me to purchase 500 shares of St. L. & S. F. at 49, do you?"

"Yes, sir."

"Very well. You ought to know your business."

Mr. Bates took the check and the money, made a memorandum of the transaction, and handed Jack a duplicate.

In ten minutes the stock was bought and held subject to the boy's order.

Mr. Newell started in even before his messenger boy to buy up as much of the stock as he could get hold of in small lots.

He employed a broker who had never heretofore done any business for him, in order that the purchases might not be traced to him.

Two days later the stock advanced to 51, at which figure Jack invested the balance of his money in 500 more shares, and then began to watch the ticker for results.

CHAPTER VI.

JACK FINDS A MILLION-DOLLAR CHECK.

Next day Jack and Sam, on their way to lunch, met at the corner of Broad and Wall streets.

"Well," said Jack, "did you buy St. L. & S. F. as I told you to?"

"Nope."

"Then I don't see any use of handing you out a tip."

"Ho! I don't call that a tip."

"What did you expect me to do? Furnish you with a sworn affidavit that the stock was sure to rise?"

"Pooh!"

"Well, the shares have gone up two points since I spoke to you about the stock. See what you're out by not following my advice."

"They won't go any higher."

"Won't they? I say they will."

"How can you tell that they will?"

"Sammy, I'm not telling all I know. I advise you once more to buy St. L. & S. F. and get hold of all you can raise the margin for."

"You've bought some yourself, have you?"

"I've put every dollar I own into it, and I'm going to buy fifty shares for mother and ten shares for "sis" before I go back to the office."

Sam stared at his friend, and seeing that he was in dead earnest he got interested in St. L. & S. F. at once.

"I guess you've got hold of some inside information. You say it's ruling at 51? Well, I can just afford to go long on fifty shares, and I'll chance it."

"If you'd done that when I told you to first, you'd be \$100 in to-day," said Jack.

"That's right," admitted Sam. "But I didn't, so what's the use of talking?.

There was a big, long envelope lying in his path, and he gave it a kick.

"What did you do that for?" asked Jack. "Why didn't you pick it up? Might have been a hundred-dollar bill in it."

"Pick it up yourself if you think there is," grinned

Jack did so.

Inside he found an endorsed and negotiable check for \$1,000,000, made to the order of the Empire State Trust Company.

"Aren't you sorry you didn't pick it up yourself?" grinned Jack. "Returning that to the Trust Company ought to be worth a tener."

"I didn't suppose there was anything in the dirty old envelope," grunted Sam, much chagrined because he had

neglected to get hold of the check himself.

"It wouldn't have hurt you to have picked it up on a chance, same as I did. It might just as well have been a bill. You never can tell when you will run across something of value in the street. There's an awful lot of money and other valuables lost in a big city like this in the course of a year."

Sam felt like kicking himself, and his lunch didn't taste half so good that day as usual.

He didn't forget, however, to buy fifty shares of St. L. & S. F. before he returned to his office.

Jack, after buying the same stock for his mother and sister, returned to the office and showed the check he had found in the street to Mr. Newell.

"You'd better run over to the Trust Company right away and return it," said his employer.

Jack put on his hat and hastened out to do it.

When he reached the Trust Company he asked for the cashier.

"I found this check on the street in a dirty envelope, and as it's made out to your order, I have brought it to you."

"Thank you, young man," said the cashier. "That was lost this morning. What is your name?"

"Jack Warner."

"Where are you employed?"

"By Dwight Newell, stock broker, No. - Wall Street."

"Just wait a moment."

The cashier went into the counting-room and returned in a few moments.

"I sent an advertisement to two of the dailies offering a reward of \$100 for the return of that check. As you had the luck to find it, the reward is yours." Thus speaking, the gentleman handed Jack a crisp new \$100 bill.

"Thank you, sir. You are very liberal."

The boy put the bill in his pocket and returned to his office, where he showed it to Mr. Newell at the first chance.

"It's better to be born lucky than rich," laughed the broker.

"That's what I think, sir, for if you're lucky you're bound to get rich."

There was a paragraph in an afternoon paper about the finding of the million-dollar check by Jack Warner, a young messenger boy employed by Dwight Newell, stock broker, of No. — Wall Street, and how the Trust Company had paid him \$100 for returning it.

Next day every broker who knew the boy and saw him congratulated him about his good luck.

Sam Holland was more than ever convinced that he was a chump for letting that chance get away from him.

"Just my luck," he grumbled to himself. "I had the first whack at it and I let it go by. I ought to be kicked. After this I'll pick up any old thing I run across in the street, bet your life."

He felt a little better, however, when he looked at the tape in his office and saw that St. L. & S. F. had gone up

another point.

"I'm a hundred dollars to the good, at any rate. I guess it's worth while following Jack's advice. He seems to be uncommonly lucky."

Bessie Dean had read the story of the million-dollar

check in the paper, too.

"You're a lucky boy," she smilingly said to Jack when she met him next morning. "But you're awfully closemouthed. Why didn't you tell me about it yesterday?"

"I didn't know whether it would interest you."

"Don't you know that I'm always interested in anything that you——"

Then she became conscious that she was saying too much, and stopped with a blush.

"Well, I'm waiting to hear the rest of that interesting sentence," he said.

"There isn't anything more," she answered, in some confusion.

"Isn't there. Oh, by the way, will you let me blow you off to lunch to-day on the strength of that \$100 bill?"

"Why the idea!"

"Is it a go?"

"I'm afraid you're getting reckless with your money, Jack," she laughed.

"What's the difference as long as it's in a good cause."

"I don't think I ought to encourage such extravagance on your part. What would your mother and sister say?"

"Do you call a dollar lunch an extravagance? Why, the honor of your presence at the table with me is worth a lot more than that."

"You're extremely complimentary," she replied with a

"Don't mention it. A fellow don't get a chance to treat a pretty girl every day. Just think how the men will envy me."

"Aren't you too ridiculous for anything!" she pouted.

"Do you accept my invitation, Bessie?"

"Of course, if you insist."

"Thanks. That's settled," and Jack marched back into the reception-room humming a lively tune.

CHAPTER VII.

A LIVELY CHASE AFTER A THIEF.

Soon after Jack came back from lunch with the pretty typewriter, Mr. Newell returned from the Exchange.

He called the boy into his private office and handed him an envelope to take to one of his big customers who had an office on lower Broadway.

Jack went down Broad Street to Beaver Street, and thence to Broadway, turned up half a block and delivered the note.

"There's no answer," said the gentleman, after reading the brief note, so the boy took his departure, walking up Broadway.

The sidewalk was crowded with busy pedestrians at this hour, and Jack had to dodge in and out in order to make his usual brisk time.

A finely dressed lady came out of the Fulton Safe Deposit and Trust Co.

She carried a bulging satchel in her hand and walked to the edge of the curb to signal a Broadway up-town car.

A sharp-featured, hatchet-faced young man, shabbily dressed, stood within a yard of her.

Jack was amazed to see him edge toward the lady and make a sudden snatch at the satchel.

He wrenched it from her hand and darted across the street, under the very nose of a big express wagon, while the lady stood dazed and thunderstruck on the walk.

It was all done like a flash, and the thief was getting a good start, when Jack recovered his wits and sprang after him.

At the same moment the lady screamed, "I've been robbed! Catch him!"

Half a dozen onlookers, who had not seen the theft, but noticed Jack's sudden dash, surmised right away that he was the thief and started after him.

The crook darted down a narrow thoroughfare known as Thames Street.

Jack had him spotted and followed like a deer.

After the sharp-featured young man had gone half a block he looked back over his shoulder, and seeing the boy coming after him full tilt, with a crowd some little way behind, he realized that he was in for it unless he could outwit his pursuers.

He was a smart runner, and stood a good chance of getting clean off if not headed by a cop or a pedestrian.

He turned into Church Street, and thence into Rector, and finally darted into a narrow, dark hallway, where he was followed by Jack with the excited mob at his heels.

Jack, however, couldn't find any trace of the thief.

He found there was a small yard in the rear, and he started to climb the fence to see if he could discover which way the crook had gone.

Suddenly he was grabbed by the leg and pulled back into the yard.

"No, you don't, young man," cried a triumphant voice. "I've got you."

Jack looked at the speaker, and found that he was a tall, thin and well dressed young man.

"What's the matter with you?" demanded Warner, angrily. "I was trying to see which way that rascal went. Do you want him to get away entirely?"

"That's too thin, young fellow. Where's that satchel?"

"What the dickens are you talking about? Take your hands off of me."

Nearly a dozen men and boys ran into the yard then, and gathered about Jack and the tall, genteel-looking man.

"I see you've got him," said one of the foremost in the crowd. "What's he done with the stolen property?"

"What's the matter with you people? Are you crazy?" cried the young messenger indignantly. "What do you take me for?"

"For a thief, of course. What else are you?" replied the last speaker, also laying his hand on the boy's arm, as if afraid he might somehow manage to slip away.

"I'm no thief!" ejaculated Jack, his face flushing with resentment.

"No thief, eh?" said the tall, thin man, sarcastically. "Haven't we been chasing you all the way from Broadway, where you stole a lady's satchel, and didn't I catch you in the act of sneaking over this fence?"

"Why, you chump, I saw the theft committed, and I was running after the fellow, who came in here and, I suppose, went over this fence, and now he's making good his escape while you're making donkeys out of yourselves."

"Here comes a cop," shouted a boy at this moment.

A big policeman made his appearance in the yard.

"What's the trouble?" he inquired.

"This young fellow stole a satchel from a lady on Broadway, and we've chased him into this place, where I caught him as he was trying to scale the fence."

Thus explained the tall, thin young man, whose zeal on this occasion was unfortunately misapplied.

"He's way off, officer," spoke up Jack, earnestly. "I saw the whole thing as it occurred on Broadway. The lady came out of the Fulton Safe Deposit and Trust Co., and as she stood on the edge of the sidewalk, waiting for a car, a sharp-featured young man in shabby clothes stepped up alongside of her, grabbed her satchel, ran across the street and flew down Thames Street. I cut after him and ran him in here, where I lost him. I thought he must have gone over the fence, and I was climbing up to see if I could catch a sight of him when this man grabbed me by the leg and pulled me back. That's the whole story."

Jack was well dressed and bright looking.

He looked far from being a thief, and the officer was inclined to give him every chance to square himself.

"You say this boy stole a satchel from a lady on Broadway?" the policeman said to the tall, thin man.

"Yes," answered the man, confidently.

"Where is the satchel?"

"He must have hidden it somewhere in here."

The crowd immediately began to hunt about for such a thing.

"Did you see this boy snatch the satchel from the lady?"

"No, but-"

"Did anybody see this boy take that satchel?" asked the officer of those present.

Nobody could say they had actually seen him take it.

"Then how do you know he is the thief?"

"I heard the lady cry 'Catch him!' and I saw this young fellow running across the street, so I naturally——"

"Did you see that satchel in my hand at any time?" demanded Jack. "You say you chased me all the way from Broadway, so if I had taken the satchel I ought to have had it in my hand."

The tall, thin man wouldn't say that he had seen the satchel at any time in the boy's hand, and now that he had got cooled down he began to realize that perhaps he had made a mistake after all.

He took his hand off Jack's arm and looked at the officer.

The boy happened to cast his eyes upward and spied the real thief on the top fire-escape trying to reach the roof of the building.

"Why, there's the thief now," he cried, excitedly, pointing upward.

Everybody in the yard looked at the fire-escape and saw the sharp-featured young man with the satchel in his hand drawing himself up on the roof.

"Give me a boost quick, officer," cried Jack. "I'll run up the escape and try to catch him while you're coming up the stairs."

The policeman thought that a good idea, for the boy was much more active than he, and if any one could overtake the crook it was he, so he gave Jack the necessary lift, and then started for the inside of the building to find the stairway which, being in a dark corner, had been passed unnoticed by all except the thief, who was probably familiar with the building.

CHAPTER VIII.

JACK RECOVERS THE STOLEN SATCHEL AND ITS OWNER REWARDS HIM.

Jack Warner flew up the fire-escape like a young monkey, and the greater part of the crowd stayed in the yard to watch and encourage his efforts to catch the real thief.

Five minutes before they were ready to follow him to the police station as a detected criminal, now their feelings were completely reversd.

Such is human nature.

By the time Jack reached the second story the crook had gained the roof and disappeared.

He knew now that he was being followed once more, and didn't lose any time in trying to shake off his pursuers.

It didn't take Jack as long to reach the roof as it had the crook.

Athletic exercises and a strong constitution had endowed him with muscles of steel.

He drew himself up to the cornice, threw his legs over the edge of the roof and in a moment he was looking about him for the fleeing rascal.

The fellow was kneeling down beside a scuttle, four houses away, trying to get it open, but it firmly resisted his efforts.

Jack started for him, certain that at last he had him cornered.

The crook saw him approaching, jumped to his feet, drew a small revolver and pointed it at the bov.

"Go back, or I'll shoot you!" he cried in a threatening tone.

Jack leaped behind a chimney.

The bricks around the mouth of it were loose.

He grabbed one of them and then peered around the corner of his shelter.

The crook had succeeded in kicking the scuttle open, and was now almost through it, only his head and shoulders appearing above the edge.

Quick as a flash Jack launched the brick at him.

It struck him on the head.

The pistol fell from his hand and rattled on the roof, while the thief himself disappeared through the hole as if he had lost his grip and fallen.

Jack seized the revolver and looked down through the scuttle.

The fellow lay in a heap about eight feet below, but it was so dark that the boy couldn't make out things clearly.

"I've got him now, sure," he breathed as he let himself down into the opening and started to descend the stairs.

Before he reached the bottom, the crook recovered from the shock he had received, and springing to his feet dashed into a room, the door of which, in default of lock and key, he began to barricade with a table and some chairs.

It was a minute or two before Jack caught on to the way he had vanished.

Then he jumped for the door and tried the handle.

It opened a few inches under the weight of his shoulder.

Jack pushed harder against it and the table began to yield inch by inch.

Looking into the room he saw the crook getting out through a back window into the open window of a house at right angles to it.

"I'll get him if it takes me the rest of the day," cried Jack, determinedly.

Getting a purchase on the side of the door he exerted all of his strength and the barricade went to pieces.

In a moment he was at the window himself and following the trail of the rascal into the odjoining building.

Passing through the room, which was quite bare, for the building was unoccupied, he dashed out into the corridor and then he heard the footsteps of the thief two floors below, taking the stairway two steps at a time.

"I know a better way than that," grinned Jack, straddling the banister and sliding down to the next floor like a flash.

He repeated this performance at each staircase, and reached the ground floor in time to find the crook in the act of forcing the street door with a small jimmy.

"Surrender!" roared the boy, darting at him.

The thief, driven into a corner, turned furiously upon him and grappled with him.

They went to the floor with a crash, and it was a case of rough house between them.

The crook was just as active as his opponent, but he "I've been all over the next house and couldn't find a sign was not as strong.

Jack managed to get on top, and once there he held his advantage.

"Now will you give in?" he said.

The fellow glared up at him.

"I'd like to kill you!" he panted.

"I don't think you'll get the chance. What did you steal that satchel for?"

"Yah!" snarled the fellow, making a sudden but fruitless effort to unseat his captor.

Jack grabbed his hands and held them tightly.

He wished somebody would come and help him secure the

But nobody came, not even the policeman, and he did not see how he could manage to secure the sharp-featured young man alone.

"Why don't you do something?" sneered the crook, with a wicked grin. "You dassent get off me. I'm ready to stay this way all night."

"I'm waiting for the officer to track us here, then your name will be mud."

"Can't I make a deal with you?" asked the rascal after a minute or solblor and

"No, you can't " The

"What's the matter with me and you dividing the swag between us. We've got lots of chance. I'll bet there's a wad of money in that bag. What do you say?"

"What do you think I am?" cried Jack, indignantly.

"I think you're a fool. The only way to get on in this world is to take all you can get your hands on. People are doing that every day and are keeping out of jail, too."

"That's more luck than you'll have, for you'll be sent up the river for this job."

"I ain't in the Tombs yet," growled the rascal.

"Oh, you'll be there before dark."

"Not unless somebody else comes to back you up."

Jack was beginning to think that the officer was a long time finding out the way they had gone.

Sitting astride of the rascal was becoming rather monotonous, and he wished he could hit upon some method of securing his hands.

At that moment he heard a sound of steps far up in the building.

The crook heard it, too, and he didn't like it, for he recommenced his struggles to escape from his captor.

Jack for the next few minutes had all he could do to hold him.

When the fellow finally gave up quite exhausted, the sound of heavy footsteps was plainly to be heard descending the flight above.

"Hello!" yelled Jack. "Come here."

"Hello!" replied a voice, and the footsteps came quicker. In a few moments the policeman appeared upon the scene.

"You've got him, have you?" exclaimed the officer.

of either of you."

"I've been sitting on him for the last fifteen minutes. I'm mighty glad you have shown up at last."

"Well, let him up now. I'll attend to him."

Jack got off his perch and stood up while the policeman collared the crook.

"How are we going to get out of here?" asked Jack. "That chap was trying to force the door when I caught

"Pick up that jimmy and see if you can't complete the job," said the officer.

Jack tried the steel implement on the door, and soon got the flimsy old lock to yield.

Then he picked up the stolen satchel and followed the cop and his prisoner out on to the sidewalk.

The crook hadn't given up all hope even then.

Suddenly he wrenched his arm loose, tripped the officer and was off like a shot.

The policeman gave chase up the street, the crook dodged around the corner, and Jack lost sight of them both.

"Well, I'm not going to follow them. I'll take this satchel to the safe deposit company, leave it there, and go on to my office."

He told his story to one of the officials at the vaults, left his name and business address and returned to Wall Street.

Mr. Newell was just going home, and naturally his first question was:

"What detained you so long, Jack?"

Then the boy told his story all over again.

"Well, you've had quite a strenuous time of it, upon my word. You'll be in the papers again to-morrow morning. Really, you're getting to be quite a public character," he said, smiling.

Mr. Newell was right.

The story of the daring theft in broad daylight on lower Broadway was printed the following morning, together with Jack's part in the affair, as detailed by him to the safe deposit company's official.

The thief, however, had managed to get clean off.

The value of the property in the satchel was given at \$50,000 worth of Government coupon bonds and \$5,000 in

On the following afternoon the lady, whose name was Knight, visited Mr. Newell's office and expressed her gratitude to Jack for saving her property, at the same time insisting that he accept \$1,000 as a token of her appreciation.

He protested that he didn't want any reward for what he had done, but he had to take it just the same, and Mrs. Knight also gave him an invitation to call upon her at her home in Madison Avenue.

CHAPTER IX

THE BOOMING OF A STOCK.

"Well, I never saw such blind luck as you are having, Jack Warner," said Sam Holland that evening, when he

called at his friend's house and Jack showed him the ten one hundred dollar bills that Mrs. Knight had given him for saving her satchel with its valuable contents. "Money seems to be raining in your direction. I wish I was half as lucky as you. What are you going to do with all that boodle?"

"What am I going to do with it? Well, I'll tell you, Sam. With this and the hundred dollars I got the other day I'm going to buy mother 150 more shares of St. L. & S. F., making her holdings 200 shares altogether, and I'm going to buy Sis forty shares more, making her's fifty. I shall have to pay at least 56 for the stock, as that is what it is going at now."

"You must have a lot of confidence in that stock to buy more of it at 56," said Sam. "Do you think it will go as high as 60?"

"Yes, and higher."

"Say, how much have you got of it anyway-I mean yourself?"

"That is one of the secrets I'm not giving away."

"You might tell me."

Jack shook his head.

"I haven't even told mother. I don't believe in spreading my business around, even to my best friends. I advise you to follow the same principle. It pays."

"That's all right, if you haven't got confidence in a person, but-"

"Don't mistake me, Sam. I've got all the confidence in the world in you; but a rule is a rule. That's my way of doing business, and I want to stick to it."

Just then Jennie came into the room, in her company clothes, as Jack called it, and greeted Sam warmly, and he soon forgot all about stocks in the fascination of her presence.

The Warners did not enjoy the luxury of a piano, though they expected to get one in the near future if things prospered.

Jack, however, played the banjo with some skill, and he accompanied his sister's voice while she sang some of the late popular airs.

The boys had fairly good voices, and joined in all of the choruses.

After they had enjoyed all the music and singing they cared for, Jack produced a pack of cards and they played a three-handed game of euchre until it was time for Sam to go home.

Next day was Saturday.

Jack bought the stock he had spoken to Sam about the first thing in the morning and got it at 56.

An hour later St. L. & S. F. reached 57, and closed at noon at 58.

Jack had no knowledge of what Mr. Newell was doing about this stock, but he readily guessed that his boss had loaded up quite heavily on the strength of the information he had given him.

the bulk of which were purchases made by the syndicate below 56.

The stock had proved to be more active than they expected at this early stage of the game, and they were compelled to pay a higher price for a big portion of what they got than they originally intended.

The fact of the matter was Mr. Newell got busy before they were ready to buy, and he purchased many thousands of shares at the lowest figure.

This had the effect of stiffening the market, so that when the brokers employed by the pool began to buy largely the price rose steadily.

They endeavored to offset this by circulating bear rumors against the stock, and occasionally working a fictitious bear movement to pull the price down; but they were not very successful, as the general tone of the market was bullish, and any drop in prices was almost immediately followed by a reaction that ended in advancing St. L. & S. F. a full point or more higher than it was before the slight slump.

Both Jack and Sam kept their eyes on the indicator whenever they got a chance, as they were vitally interested in the fate of the stock.

Jack had his whole \$5,000 at stake, invested in 1,000 shares, while his mother's and sister's holdings represented nearly \$1,400 more; therefore the failure of this deal would be a very serious matter for them all.

It was equally serious to Sam, though he had only \$265 invested in 50 shares, for that amount represented almost the sum total of his capital.

As for Mr. Newell, he had invested in 20,000 shares, at an average price of 50, and a sudden slump in the stock would hit him pretty hard.

He had to watch the market pretty keenly as the price rose, in order to decide when he ought to sell, for, of course, he had no idea at what point the syndicate would decide to take profits, which they would do very carefully in order not to disturb prices.

The same issue was up to Jack and Sam.

If they waited too long they were likely to see their expected profits vanish like mist before the morning sun.

Sam relied on Jack to give him the tip as soon as he had decided to sell out, and Jack had promised to do so over the 'phone.

The syndicate having gathered in all the stock they cared to take voluntarily, began to boom St. L. & S. F. in earnest by such ways that are familiar to the sharp trader of Wall Street.

Then began a scene of mad excitement on the part of many brokers to get some of this stock which a little while before they had had no use for.

The public, too, attracted by the general rise all along the line, rushed into the Street and flooded their brokers with orders to buy, and a large part of these orders called for St. L. & S. F.

Scores of brokers, who had little confidence that St. L. & S. F. would maintain its rising tendency, sold many There were a good many sales reported in St. L. & S. F., thousand shares of the stock, to be delivered at a subsequent time, in the hope of getting them, when they were wanted, at a lower price.

It was always a great risk making such sales.

All the brokers in the Street were excited over the situation, while those on the floor of the Exchange acted like a lot of howling maniacs.

As everybody wanted some shares of St. L. & S. F., under the impression that it was bound to go to par, and as the supply did not seem equal to the demand, the stock went up kiting, sometimes taking a jump of a whole point at a time.

The most wonderful rumors were afloat regarding the road, and everybody was talking about its new prospects.

The most conservative brokers, however, were shy of putting their good money into the stock, for they scented underneath it all the operations of a pool, and they knew that nine-tenths of the stories about the road were pure fabrications, got up to deceive the public, whose surplus capital was what the brokers were really after.

Lucius Treadwell, Nelson Bunner and William Fletcher, who were directing the operations of the pool, took pains to let it be known that they were not particularly inter-

ested in St. L. & S. F.

Their known assistants on the floor of the Exchange let it severely alone, but there were other alert traders working in their interests, who were prepared to support the stock whenever it appeared to flag, and by buying right and left at certain times give it another upward boost.

A whole week of feverish activity passed, and St. L. & S. F. had been forced up to 80.

All the brokers' offices were working overtime.

The big office buildings in Wall and Broad streets, Exchange place, and lower Broadway, were lit up after dark like the newspaper offices in Park Row.

The New street clearing house was hours behind in its work, in spite of an extra force of clerks working away in their shirt sleeves.

Mrs. Warner and Jennie were much excited as the stock advanced higher each day, and were building all sorts of castles in the air with the profits Jack had so far figured to their credit.

Jack's mother was at this time \$5,000 ahead of the game, while Jennine was over \$1,200 to the good.

As for Jack himself, he stood to win \$30,000.

"Do you think the stock will go to par, Jack?" asked his sister Sunday morning at breakfast.

"It may, but I doubt it. At any rate, I don't mean to risk it myself. I'm thinking of getting out from under to-morrow, and, of course, taking yours and mother's profits at the same time. This is an awful risky game to play, sis, especially for a fellow like me, who can't devote all his attention to watching the market. I'm \$30,000 ahead on this deal, and I guess I ought to be satisfied."

"My, you're a rich boy!" she exclaimed, delightedly.

"I am on paper. If I can realize my winnings before the inevitable break comes I shall be well fixed in reality, and so will you and mother, for in addition to your profits chance to attend to the matter of selling his stock.

I mean to let you have your proportions of that \$1,100 I invested last for you both."

"Aren't you a good son and brother!" exclaimed Jennie, enthusiastically, rushing around the table and giving him a hug and several kisses.

"Thanks, sis. I try to be. I think it brings a fellow good luck to be good to his folks, especially to his mother. A boy's best friend is his mother, they say, and I've got the best little mother in the world. Next to her comes you, sis. I know you think there's no one like me, unless it's Sam Holland."

"You good-for-nothing boy!" she cried, blushing furiously, and clapping her hand over his mouth, while he chuckled to beat the band.

As for Mrs. Warner, she felt deeply grateful that God had blessed her with two such obedient and loving children as Jack and Jennie.

CHAPTER X.

JACK MAKES A DANDY HAUL OUT OF ST. L. & S. F.

St. L. & S. F. opened at 81 1-8 on Monday, with the excitement still unabated.

The brokers were still being flooded with outside orders to buy the stock, which now held public attention above anything else.

Lots of brokers, too, who had sold short on ten-day deliveries, were madly hustling to get enough of it to fill their engagements and prevent further loss.

Nelson Bunner and Lucius Treadwell were, metaphorically speaking, shaking hands with themselves.

So was William Fletcher.

Each of them saw a million in sight, and were proportionately elated.

The same feeling extended to the other members of the pool, who were already counting the profits they were soon to take.

It didn't matter to them that hundreds of confiding outsiders would probably lose every dollar of their margins in the ultimate crash when the syndicate withdrew its support from the stock.

It didn't cause them any sleepless nights to think that their profits would be made up of money earned by hard years of labor and economy; or perhaps money held in trust for widows and orphans and recklessly exploited by unprincipled trustees for their personal advantage; or maybe small sums abstracted by clerks and office boys in their effort to get rich quick.

Such little things as that didn't worry the sharp speculators of Wall Street.

The public was their oyster.

If the public was foolish enough to bring its savings to Wall Street, in the hope of making easy money, it must take the consequences.

That's the way the brokers argue.

Jack was kept so busy that day that he didn't get a

Once he went to the telephone to send word to the bank to sell him out, but Mr. Newell was in the booth, and he didn't get another chance.

In the meantime St. L. & S. F. continued to go up, and closed for the day at 85.

Jack didn't get any lunch that day till after the Exchange had closed.

Neither did Sam Holland.

Sam was jubilant over the rise of the stock in which he was so vitally interested.

"I'm \$1,600 ahead," he cried that afternoon, dancing around Jack like a crazy Indian. "Think of that, Jack! Sixteen hundred silver dollars all in a line—how far would they reach? Oh, if I only had a thousand shares of St. L. & S. F. at this moment! I'd open an office for myself to-morrow. I'd buy cream soda for every girl stenographer in the Street. I'd——"

"You'd do lots of foolish things, wouldn't you?" grinned his friend.

"I'd make things hum, bet your life!"

"I'm sorry to see that a little breeze of prosperity makes you act like a lunatic."

"Can't help it. Never had so much money in my life before."

"You haven't got it yet, so just cool down."

"What!" exclaimed Sam, suddenly turning pale and gasping. "You don't mean to say there's any chance of my not getting it?"

"A fellow can never tell where he's at in Wall Street until he has the dough right in his fist. Five minutes after the Exchange opens to-morrow morning St. L. & S. F. may go plumb to pieces."

"Good gracious! Do you mean that?"

"A "

"Sure!"

"You take it mighty cool yourself. Have you sold out?" suspiciously.

Jack shook his head.

"It would be blamed mean if you had without letting me know as you promised to do."

"I always stand by my promises, Sam. I had determined to sell to-day, and went to the 'phone to communicate with both you and the bank, but the boss was using the wire at the time, and I've been too busy since to get another chance."

"I've been standing on my head all day with business, too," said Sam. "Well, are you going to sell to-morrow?"

"Yes, if I can get the chance. In fact, I've got so much at stake I'm going to make the chance somehow. I advise you now to sell the first thing in the morning."

"Don't you think the stock will go higher?"

"Yes. I should not be surprised to see it go to 90 or over; but it's too risky for us to chance it. Sell out, Sam—sell to-morrow morning without fail."

"I'll do it. It would break my heart to lose that \$1,600 when I've figured out in my mind what I'm going to do with most of it."

"That's right. Remember, I sha'n't notify you again."

"All right. I'll cash in at once. We'll go to a show at my expense to-morrow night, if you say so," he said, with a grin.

Sam did sell his fifty shares soon after the Exchange opened next morning, and he 'phoned the fact to Jack five minutes afterward.

"Lucky boy!" breathed Jack, as he hung up the receiver, only to take it down again to communicate with his bank.

"Is this the Manhattan National Bank? All right. I want to talk to Mr. Bates."

There was a pause, and then a voice said: "Hello! Who is it?"

"I'm Jack Warner. I want you to sell every share of St. L. & S. F. that you are holding for me, and do it at once. It's 87 1-4 now."

"All right," came back the reply, and Jack hung up the receiver with a feeling of intense relief. "I don't care if it goes to par. I'm satisfied with what I'll get out of it."

And well he might be, for his 1,000 shares at the market price would net him a profit of \$37 per share; that is, \$37,000.

He had bought fifty shares for his mother at 53, and 150 more at 56, so her profit would be about \$6,350.

His sister's shares, ten of which he had purchased at 53, and forty at 56, would turn her in, say, \$1,580.

Thus the Warner family had cleared about \$46,000 on the deal, while Sam Holland's profits were \$1,700.

As events proved, it was lucky for them that they got out when they did, for Mr. Newell was preparing to throw his big holdings on the market that morning.

Jack's employer had been very cautious in his purchases of St. L. & S. F. stock, as, for reasons of his own, he did not want the pool to know that he was acquiring a large amount of it.

Nelson Bunner and Lucius Treadwell, however, in the course of the manipulation of the stock, found reason to suspect that some broker outside of the syndicate had bought heavily of St. L. & S. F., and as they feared he would dump it on the market unexpectedly, and thereby jeopardize the interests of the pool, they set to work to try and find out who this broker was.

This was not an easy matter to do, but by persistent inquiry they succeeded in tracing a good many sales to Dwight Newell—more than 15,000 shares, in fact—so they came to the conclusion that he was the man to be feared.

It puzzled them how he had got on to the purpose of the syndicate, which he had refused to join.

They were very angry, also, to think that he expected to reap a rich haul possibly at their expense.

Calling Fletcher into consultation, they explained the situation to him, and the three crafty traders put their heads together in order to defeat Newell's object.

"I'll bet he's getting ready to dump his shares on the market and do us up if he can," said Bunner, angrily.

"It would give him a heap of satisfaction to beat us at our own game."

"The worst of it is, we don't know how much he has," said Treadwell, knitting his brows. "We've traced about 15,000 shares to him, but he may have double that quantity, and at present prices we simply couldn't take it all."

"In which case the pool would go to smash," replied

Fletcher with an oath.

"It certainly would," answered Bunner. "I move that we start in to realize at once, in small lots, of course, so as not to upset the market."

"And what about Newell?" asked Flatcher.

"Treadwell and I will watch him, and try to block his effort to sell. The chances are in this case he won't use the telephone, as that is always a dangerous vehicle where secrecy is desirable. He'll send his orders by that confidential kid of his-Jack Warner. You know him."

"Yes," nodded Fletcher. "He's one of the smartest messenger boys in the Street. He's got the reputation of the

boy who can't be done."

"So I've heard," sneered Bunner. "Well, we'll see if he can be done or not. If he starts out to deliver a message at the Exchange to-day Treadwell and I will sidetrack him."

"Look out that you don't get into trouble, Nelson."

"Don't worry about us, Fletcher. Lucius and I are about as slick as they come, eh, Treadwell?"

He gave his companion a dig in the ribs that brought forth a chuckle.

The clock was now close upon ten, and the conference broke up, Treadwell and Bunner going off together.

It was nearly noon, and about half an hour after Jack had sold his holdings in St. L. & S. F., that Mr. Newell, after watching the indicator closely for twenty minutes,

called Jack into his private office.

"Take this note to Jarboe at the Exchange, and put it into his hands yourself. It is a matter of the utmost importance, and you had better get there as soon as possible. Don't let anything delay you, and look out that you're not intercepted. I've just received word that Bunner and Treadwell have been making certain inquiries in relation to St. L. & S. F. stock—the road the pool is interested in. If they have traced enough to me their suspicions will be aroused, and I don't want any trouble with them. The success of my plans depends on you getting that note to Jarboe with as little delay as possible."

"You can depend on me, sir," replied Jack, resolutely.

"I am sure I can. In any case I must. Now go, and let me see how quick you can get back."

Jack seized his hat and was off down stairs like a shot.

CHAPTER XI.

BEATING THE BROKERS.

As he dashed out on the sidewalk he fairly ran into Nelson Bunner and Lucius Treadwell, who were watching the of fleeing persons seeking to avoid capture. entrance to the building.

Bunner grabbed him by the arm.

"Where the Dickens are you running to?" demanded Bunner, in pretended indignation. "Can't you see where you're going?"

"I beg your pardon," replied Jack, disconcerted that it should be Mr. Bunner that he had once more butted into.

"What shall we do with him?" asked Bunner of his companion. "This is an old trick of his. We ought to teach him a lesson, don't you think, Treatwell?"

"Sure," replied Treadwell, grabbing Jack's other arm. "It's about time young cubs like him were taught good manners."

"Here! here!" objected Jack, "I'm in a great hurry!"

"You're always in a great hurry—too much of a hurry," chuckled Bunner, as the two brokers began to lead him down Wall Street toward Pearl street.

"Let me go!" cried the boy, struggling with them.

"Sure we will, after we've taken a little of the speed out of your pedal extremities."

"You haven't any right to detain me."

"Who says we haven't? You're only a messenger boy. But we're not going to hurt you—just going to show you how we did certain things at Yale to chaps like you when we were not much older than you."

Treadwell signaled a cab.

As the cab drew up alongside the curb and Bunner reached for the door handle, Jack, who began to suspect their object, got desperate.

He wrenched his arm away from Treadwell by a great effort, then butted Bunner in the stomach with his head, and finding himself free, darted back up Wall Street like a deer.

In a moment Nelson Bunner and Lucius Treadwell were after him.

They were no mean runners, either.

They had both been champion sprinters at Yale in their day, and the pace they soon attained showed Jack that he would find it very difficult to avoid recapture.

"Hi! hi!" yelled Bunner. "Head that boy off!"

Several pedestrians, thinking the boy had done something wrong, tried to do so.

Jack avoided them by dodging around them or under their arms.

The cries of the brokers soon had the street in an up-

As Jack neared the corner of Broad street a detective in plain clothes, who was standing near the banking house of J. P. Morgan & Co., tried to catch him.

But the boy was keyed up to his best now, and knowing the importance of his reaching the Exchange as soon as possible, he was determined no one should stop him, at any cost.

The detective was an active man, and on to all the dodges

But Jack, finding it impossible to avoid him, suddenly

dived right between his legs and upset him in the middle of the street.

While Jack was also floundering about in an effort to regain his feet, Bunner and Treadwell came up and tried to secure him, aided by several other spectators of the chase.

But the boy wriggled out of their clutches like an eel, and was off down Broad street like a young cyclone, with the two brokers close upon his heels.

They pressed him so hard that Jack had to zigzag from one side to the other to avoid their outstretched arms.

At last, after leading his pursuers a lively chase, he suddenly turned and darted for the door of the Stock Exchange.

"Stop him! Stop that boy!" roared the two brokers, as Jack crossed the sidewalk, dodging a score of pedestrians. ans.

But it was too late to stop him now.

He slid through the door and thence on to the floor of the Exchange, in spite of the Cerebrus at the gate, and rushed over to the St. L. & S. F. corner, where he saw Mr. Jarboe standing on the fringe of an excited crowd of gesticulating and perspiring brokers.

"Here you are, Mr. Jarboe," cried Jack, grabbing the broker unceremoniously by the arm. "A note from Mr. Newell. Very important."

He pressed the envelope into the gentleman's hand.

As Mr. Jarboe tore it open Jack glided toward the New street entrance, where he ought to have entered, brushed past the surprised gate-keeper, and ran out into the street.

He was pretty well blown by this time, and trembling from the reaction of his great run; but he was so thoroughly delighted with his success in beating the two brokers out that he felt like executing an Indian war dance.

"I'll bet they're mad as a pair of angry hornets," he chuckled, gleefully. "But, jingo! they can run some! I've never seen anything to beat them, except myself, just now, and I only did it by a hair. They must have been hummers in their day!"

In the meantime, while Jack was beating it for the office, where Mr. Newell was nervously awaiting his return, Mr. Jarboe, on the floor of the Exchange, was following out his principal's orders.

The first thing he did was to offer a block of 5,000 shares of St. L. & S. F. at 90, the market figure at the moment.

The syndicate's representative found he had to take it in, and he did so.

Five minutes afterward Mr. Jarboe let out another 5,000 shares in small lots at 90 1-8, and they were gobbled up by outsiders.

Shortly afterward he dumped 5,000 more shares in one lot, and it was up to the pool to take it in or go to the wall.

They took it, though it staggered them.

Then Mr. Jarboe launched his final bunch—10,000 shares—on the market.

That was the last straw.

The syndicate reeled under the shock and threw up their hands.

In a moment the floor of the Exchange was in a wild uproar.

The brokers saw the market was going to pieces, and they made frantic efforts to sell St. L. & S. F., as well as other stocks which had been affected by the general rise.

But nobody wanted to buy.

Then, like the immortal Humpty Dumpty, who slipped off the wall and came tumbling to the ground, so St. L. & S. F., groggy and beaten, got on the toboggan, and great was the panic and consternation which ensued.

Hats were smashed, clothes torn, ties scattered about, and collars wilted under the heat of the rout.

The bears were taking full advantage of the situation to jump upon the staggering market and push it down and out.

The uproar was tremendous, and could be heard out on the street.

The telegraph instruments clicked furiously, carrying the terrible news broadcast, not only to the financial district, but all over town.

The great army of hitherto jubilant lambs were thrown into the depths of despair.

The money they had carried to Wall Street, in fond expectation of doubling or trebling, was doomed, as usual, to stay in that speculative maelstrom.

And what of Lucius Treadwell and his partners in the enterprise, Nelson Bunner and William Fletcher?

They were making desperate efforts to stem the tide of defeat.

But as well might they have tried to stop the North River from flowing back to the sea.

They were not in it even a little bit, and at last they threw up their hands in despair and withdrew from the scene of carnage to figure up their losses and make their peace as best they could with the other unfortunate members of the bursted pool.

It was an awful cold day for some people.

But not so with Dwight Newell.

He had watched the assault on the enemy with interest, for even before Jack turned up, the report of a sale of 5,000 shares of St. L. & S. F. on the ticker told the shrewd old broker that his representative had received his note and had opened fire on the syndicate.

Then came the rapid-fire sales of small lots; then another block of 5,000, and finally the 10,000 bunch which had snowed the pool under.

Then the market went to smash, and Newell, with a chuckle, returned to his private office to greet Jack as he rushed in.

The boy told his story of the efforts of Bunner and Treadwell to catch and detain him, and how he had succeeded in eluding them.

"It was a put-up job on you, Jack," chuckled Mr. Newell. "I can see through the whole scheme. By George! You're a wonder! So you actually outran those men! Why Bunner, when he was at Yale, held the record for 300 yards, while Treadwell was also a crack sprinter of the first magnitude."

"Oh, they can run all right," grinned the boy. "But of course they're out of practice. Otherwise, my name would have been Tim Flynn."

"Jack, you're all to the good, and to show my appreciation of your service to-day I'm going to present you with another thousand dollars."

"No, sir; I must respectfully decline to accept it."

"Decline to accept \$1,000!" exclaimed Mr. Newell, in amazement.

"Yes, sir."

"May I ask why? I never heard of a boy, or a man, either, for that matter, refusing money."

"Certainly, sir. Because I have just cleared \$37,000 off this St. L. & S. F. deal."

"You've done what?" gasped the astonished broker.

Jack repeated his statement, adding that his mother and sister had also made \$9,000 more.

"Why, where did you get your capital to operate with?"

"I had \$3,000, and you gave me \$2,000. I put every cent of it up on margin at an average of \$50 a share. That gave me a call on 1,000 shares, which I sold this morning at 87 1-4, making a profit of 37 1-4 per share, less commissions and other charges."

"Well, you are the limit, Jack!"

"I put in \$265 of mother's and \$53 of sister's at 53. Then I invested that \$100 I got for returning the million-dollar check to the trust company, and the \$1,000 Mrs. Knight presented me with for saving her bonds and money from that thief, for mother and sis, at 56. That's how they came to realize the \$9,000."

"And on top of it all you beat those brokers and made it possible for me to clear a quarter of a million. Jack, you're the smartest boy in the Street."

CHAPTER XII.

IN WHICH JACK PREVENTS THE CONSUMMATION OF A TRAGEDY.

William Fletcher was the hardest hit man by the collapse of the pool, because his capital was the least of those in the combine.

For a day or two he went around uttering all kinds of threats against Mr. Newell, who he asserted was the cause of his ruin.

Of course his words were carried to Mr. Newell by friendly brokers, who advised the successful trader to be on the lookout for Fletcher, lest the fellow, in his rage, might do him an injury.

Mr. Newell was inclined to regard Fletcher's threats lightly.

He had met angry and disgruntled brokers many times before, and they had never done him any harm.

However, he mentioned the matter to Jack, and told him not to admit Fletcher if he called in a fighting mood.

Next day Fletcher did call, but Jack happened to be out.

"Is Mr. Newell in?" he asked of the stenographer, who was coming out of the private office with her note-book in her hand.

Of course Bessie knew that Mr. Newell was in, but she didn't know whether her employer cared to see his visitor, so she said:

"I'll see, sir. What name shall I say?"

"Never mind," he said, brushing by her rudely. "I'll see for myself," and he rushed into the private office and confronted the broker, with blood in his eye.

He looked dangerous, and Mr. Newell didn't like his appearance at all.

"Well, what can I do for you, Mr. Fletcher?" he asked, in a conciliatory tone, on the principle that the easiest way is the best.

"I want you to make good my losses in St. L. & S. F., do you understand, Newell? You have wiped out over \$100,-000 of my good money by dumping that last block of 10,000 shares on the market at a critical moment. You had no right to unload so suddenly. You ought to have disposed of your shares without creating a panic and bringing ruin to myself and others. Do you hear me, sir?"

The speaker thumped his big fist down on the broker's desk with a force that made the ink dance in its well.

"See here, Fletcher, you're unreasonable," began Mr. Newell, but the other interrupted him with an oath.

"I want your check for \$100,000 made out to my order. You can afford it, for I guess you've made half a million out of that deal. I want that check now, and I'm going to have it, too, or know the reason why not," he blustered, in a menacing tone.

"I don't see why I should make good your losses," replied Mr. Newell, calmly. "You and your associates had even a better chance than I to reap a harvest. You knew just what you were going to do, while I had to guess at your intentions in order to avoid being caught. It simply happened that I guessed right."

"Look here, Newell, how did you manage to get on to that stock, anyhow?"

"You'll have to excuse me answering that question,. Fletcher. It isn't a fair one for you to ask. You know everything is fair in Wall Street if you play the game squarely."

"Well, you didn't play the game squarely!" cried the angry man. "It was a reckless thing to dump such a block of stock on the market at one time. You've ruined a thousand people, curse you, but I'm not going to let you ruin me!"

The man was intensely excited, and Mr. Newell tried in vain to pacify him.

It was at this moment that Jack Warner returned from an errand to the Mills building.

He heard Fletcher's voice raised in furious menace, and although he didn't recognize the man's voice, and conse-

quently did not know that Fletcher was in the private office, he suspected that all was not well in there.

He thought that he was justified in listening at the door, and the first sentence he heard almost made his hair rise.

"I don't want any further talk on the subject!" said Fletcher, hotly. "I want what I came here for—a check for \$100,000. Give it to me at once, or by the living jingo I'll blow the whole top of your head off with this revolver!"

"My heaven, Fletcher!" he heard Mr. Newell cry. "Do you mean to shoot me?"

That was enough for Jack.

The visitor was Fletcher, and his employer's life was in danger.

It was up to him to do something.

There was a heavy round ruler on the window sill, which Jack had been using before he went out.

He snatched this up and entered the private office without any ceremony.

He saw Fletcher pointing the revolver within an inch of Mr. Newell's head.

Without a word he struck him a heavy blow on the arm, and the weapon dropped to the carpet, while the irate broker uttered a loud cry of pain, for the boy had hurt his arm severely.

Jack snatched up the revolver, and covering Fletcher with it, said:

"Sit down, or I'll put a ball into you!"

Of course, Jack had no intention of shooting the man if he could help it, but he fancied the bluff would work, and it did.

Fletcher glared at him, as if it would have afforded him the greatest satisfaction to strangle the determinedlooking boy, and then he sat down, nursing his injured arm with his other hand.

"Shall I send for an officer, Mr. Newell?" Jack said, calmly, never removing his eye or the muzzle of the weapon from the visitor.

"No," replied the broker. "Let him go, if he will take his departure peacefully. I don't wish to involve him in further trouble."

"You heard what Mr. Newell said?" spoke up the boy, significantly. "Allow me to show you the door."

"Give me my revolver," demanded Fletcher, surlily, as he rose to his feet.

"No," replied Jack. "You are not in a condition to be trusted with dangerous weapons. I will bring it to your office to-morrow."

Fletcher saw that the advantage was all against him, so he walked to the door.

"You haven't heard the last of this, Dwight Newell!" he hissed. "You have ruined me, and I will have revenge if it takes me months to reach you."

Then he strode into the reception-room, and thence out into the corridor and to the street.

"It is quite possible you have saved my life, Jack," said Jack.

Mr. Newell, with some emotion. "Be certain I shall not forget it."

"I heard Fletcher threaten to shoot you. He spoke loud enough to be heard in the counting-room. I thought it my duty to interfere, and I did. I am glad I was on hand to be of service to you, sir."

"You're a courageous boy in the presence of danger," replied the broker, gratefully.

"He deserved more than he got from me. Better put this revolver in your desk for the present."

"It's an ugly-loking weapon," remarked Mr. Newell, with a shudder, handling it gingerly, and then putting it in a drawer of his desk. "I'm afraid Fletcher is a dangerous man when he's aroused. He accused me of ruining him, and wanted me to make good his losses. If it hadn't been for you I would have been compelled to write him the check he wanted in order to save my life."

"How much did he want, sir?"

"One hundred thousand dollars."

"He didn't want much. I think you ought to have him arrested and bound over to keep the peace."

"No. He will probably see his mistake when he cools off. I think I will go home now. I don't feel in shape for doing any more business to-day. Will you walk with me up as far as the subway station?"

"Yes, sir." And a few minutes afterward they left the office together.

CHAPTER XIII.

IN WHICH TEXAS CENTRAL HELPS TO RAISE JACK'S CAPITAL TO \$70,000.

That evening Sam Holland called at the Warner home. He had a brand new suit of clothes on, a new watch chain and a small Malacca cane.

"I see you're beginning to spend your wad, Sam," chuckled Jack, looking his friend over critically, from the top of his new derby to the tips of his patent leathers.

"Ho! A fellow must have new clothes once in a while."

Just then Jennie made her appearance.

"Dear me, how swell you are looking this evening, Mr. Holland!" she exclaimed, with a roguish smile. "Jack tells me you have got to be quite a capitalist."

"Oh, I made a few hundreds on that St. L. & S. F. deal the other day," replied Sam, with apparent indifference, as if it was the usual thing for him to make money in the stock market. "I hear that you didn't do so bad yourself in that line, either."

"That's true, and all owing to Jack. It's nice to have a good brother, isn't it?"

"That's what it is," answered Sam. "Your mother made quite a haul, too."

"A little over \$9,000."

"My gracious! I suppose there's no use of my asking you what you made on that deal?" he said, turning to Jack,

"Well, Sam, now that it's all over, I don't mind telling you that I cleared \$37,000."

"You cleared what?" gasped Sam, his eyes starting from their sockets.

"Thirty-seven-thousand dollars," repeated Jack.

"Oh, come off! How could you make all that?"

"I had a thousand shares of St. L. & S. F."

"A thousand shares! Why, if you had bought at the very earliest stage of the game the margin would have been at least \$5,000."

"That's right. That's what the shares cost me."

"But where did you get the \$5,000 from?"

"My winnings in the market up to that point were \$3,000 and Mr. Newell gave me \$2,000 for the St. L. & S. F. tip."

"He gave you \$2,000 for the tip! How did you get the tip?"

"Will you keep your mouth closed on the subject if I tell you?"

"Sure I will!" replied Sam, whose curiosity was excited.

Then Jack told him about his adventure in the Vanderpool building, which led to his being carried into Mr. Bunner's office.

"That's where Nelson Bunner put his foot in it," concluded Jack. "That trip-up he gave me has cost him and his associates in the pool thousands of dollars. It has put a quarter of a million into Mr. Newell's pockets, and about \$50,000 into our pockets, including your winnings. It was the most unlucky practical joke that Mr. Bunner ever played in his life, if he only knew it."

"I should say it was," grinned Sam. "Serves him right. He might have broken your neck."

"It was a nasty fall. I wouldn't care to take another one like it even on the chance of another tip."

"So you're worth \$37,000?" said Sam, looking enviously at his friend.

"Add \$5,000 to that please. I got back my margin, you know."

"Gee whiz! You're a lucky fellow. Going to stay with Newell?"

"Yes. I'm going to be promoted to the counting-room."
"When?"

"As soon as there's an opening."

"I should think you'd go into business for yourself with all that money."

"Oh, I'm young yet. There's lots of time to think of that."

"If you keep on at this rate you'll be worth a million before you're much older."

"Maybe I will; but I'm not worrying about that."

"I suppose you folks will move into a fine house uptown, now," said Sam. "Old Greenwich Village will be a bit too slow for you."

"That is for mother to decide. We've lived so many years in this neighborhood that I don't think she'll be in a hurry to make a change. It isn't necessary for us to make a splurge simply because we've made a few dollars."

"I should hate to see you move away," said Sam, with a side glance at Jennie.

"Oh, we're not going to move right away," said the girl, with a laugh.

"Glad to know that. Come, Jack, get out your African harp and let us have a little music."

Jack accordingly removed the cover from his banjo and commenced to tune it up.

Mrs. Warner came into the room now, and greeted Sam pleasantly.

"I'm going to have a piano next week," said Jennie.

"I'll have to learn to play on some instrument myself, or I'll be out in the cold," grinned Sam.

"How would a jewsharp suit you?" laughed Jack.

"Why don't you learn the mandolin, Mr. Holland?" asked Jennie, "then you and Jack could play duets."

"I'll think about it," he replied, with a cheerful grin. "Miss Warner will now oblige with the beautiful ballad, entitled 'When the Morning Glories Twine Around the Door,'" he added, in imitation of the minstrel interlocutor.

Jennie sang the song in her best style, and then Sam obliged with "Moving Day."

They passed a very pleasant evening, and when the clock struck ten Sam took his departure.

Next morning Jack almost ran into brokers Bunner and Fletcher, who were coming out of a New street cafe.

The latter was considerably under the influence of liquor.

He didn't seem to recognize Jack, but Bunner did, and glared unpleasantly at the boy.

Jack had no desire for an encounter, and hurried on to the back entrance of the Stock Exchange, where he had to deliver a note to a certain broker.

Stocks were beginning to recover from the set back they had received in the recent panic, and the bulls were holding their heads up once more.

Some of the lambs who had come out on the top of the heap were bringing their winnings back to the old stand, like the silly moths that fly around the candle flame till they singe their wings for good.

Several of these lambs were now to be seen in Mr. Newell's reception-room, looking at the tape, and probably figuring on some new deal.

Mr. Newell was glad to see them, because it meant more commissions.

He treated them fairly, and, on the whole, sympathized with them when they lost their money.

He gave them excellent advice when they asked for it, but he never volunteered any.

It is an unfortunate fact that, as a rule, the outside public make no money out of the brokers, while, on the other hand, the brokers thrive on the public.

Stock gambling is alluring because it requires but little capital to operate in large ventures.

It is too easy, too rapid, too respectable, and quite too fatal.

The topic that was now interesting the street was the sudden rise in a southwestern stock, brought about by the consolidation of two railroads.

Jack heard two brokers speaking about it while he was in the Exchange waiting for an answer to the note he had carried there.

One told the other that he was sure the stock, which had been selling at 80, and was now going at 88, would go to 110 or higher, and his companion agreed with him.

Jack thought their opinions worth consideration, espe-

cially as the stock was certainly having a boom.

"I guess I'll take a shy at Texas Central," he mused, after the gentlemen had gone away. "I can buy a couple of thousand shares for less than \$20,000, and that will leave me over \$20,000 with which to take care of my margins."

Jack no longer felt nervous over his speculations, as he had a good capital at his back.

If he operated with due discretion there was no danger of his being wiped out if the stock should go the wrong

So after he had returned to the office he asked permission to go out a few minutes.

He went directly to the Manhattan National Bank, where under an arrangement made by Mr. Newell, he was keeping his money.

He saw Mr. Bates, and gave him an order to buy 2,000 shares of Texas Central at the market price.

They were bought for him inside of ten minutes for 88. At lunch hour he met Sam and advised him to buy the stock.

"Are you buying it?" asked his friend.

"I've just purchased 2,000 shares at 88."

"You think it is safe for me to take a chance at it?"

"I do. The combination of the two roads is an accomplished fact, and the new stock is guaranteed as a dividend payer. That should send it to par or over. In fact, I overheard a couple of brokers say that it was almost sure to go to 110, for freight rates will be advanced since competition has been stifled. Don't buy more than a hundred shares, Sam, then you will have capital enough left to support your margin."

"All right," replied Sam, perfectly satisfied, and he bought the 100 shares that afternoon.

Ten days later Texas Central reached 102, and Jack decided to sell.

He sent word to Sam to do likewise, and the result was Jack cleared \$27,500 and Sam about \$1,100 on the deal.

CHAPTER XIV

"YOUR MONEY OR YOUR LIFE!"

Broker Dwight Newell was seated at his desk, busily engaged in studying a mass of figures on a paper before vator man said that Mr. McGuire's office was at the end of him, when a D. T. messenger boy brought him an envelope. the second corridor.

He tore it open, and found a short typewritten note, which read as follows:

"DEAR NEWELL: Please call at my office right away, as I have an important matter on hand I wish to see you about. Excuse crude signature, but I hurt my hand a while ago, and I sign this as best I can. WILLIAM JARBOE."

Mr. Newell studied the note a moment or two, and then wrote the following reply:

"FRIEND JARBOE: Sorry to hear that you injured your digit. Will be over in fifteen minutes.

He put it into an envelope and handed it to the messenger boy.

Fifteen minutes later he put on his hat and stepped outside to the cashier's window.

"I'm going over to Mr. Jarboe's office in the Vanderpool building," he said to his cashier. "When Warner comes in send him over there."

"Very well, sir," answered the cashier, respectfully.

Then Mr. Newell left his office and headed for Exchange

Ten minutes later Jack came in.

The cashier called him over.

"Mr. Newell has just gone over to Mr. Jarboe's office, and he left word that you were to follow him there as soon as you returned."

"All right, sir," replied the boy, grabbing his hat again and skipping out of the door.

In the meantime Mr. Newell arrived at the Vanderpool building and took the elevator for the sixth floor.

Reaching Mr. Jarboe's office, he asked for that gentleman.

"Mr. Jarboe is out," said the office boy.

"That's funny," remarked Mr. Newell. "I just received a note from him asking me to call here on important business. How long has he been out?"

"About an hour, sir."

"An hour!" exclaimed the broker, clearly puzzled. don't see how that could be."

At that moment the cashier came out of his per.

"You are Mr. Newell, I believe?" he asked.

"That is my name."

"Mr. Jarboe just sent word that he had arranged to meet you here at two o'clock. He said I was to tell you when you came to go to Mr. McGuire's office, room 602, No. -Broadway, and you would find him there. He says the business he wishes to consult you about is of the greatest importance."

"Oh, very well," replied Mr. Newell, turning around and leaving the office.

No. — Broadway was only a short distance from Exchange place, so the broker headed for there at once.

The elevator took him up to the top floor, and the ele-

"Daniel McGuire, Attorney and Counselor-at-Law," was painted in plain black letters on the frosted glass of the door.

Mr. Newell turned the knob and entered.

A stout man was writing at a desk in a meagerly furnished room.

"Is Mr. William Jarboe here?" asked the broker.

"He stepped out a moment ago, but will be back in a moment. Please walk into the next room."

He got up and led the way into the adjoining office.

To Mr. Newell's great surprise, he found himself face to face with William Fletcher and another man who was a stranger to him.

"Sit down, Mr. Newell," said Fletcher, suavely. "I want to talk to you."

"Excuse me, sir," replied the broker, coldly. "I called here to see Mr. Jarboe. I have no business with you whatever."

"You called to see Mr. Jarboe?" said Fletcher, with a quiet chuckle. "I am afraid you will be disappointed then. That was only a little fiction to entice you up here where I can have it out with you without being disturbed."

Mr. Newell saw through the scheme like a flash.

"I presume you call this the act of a gentleman!" he said, an indignant flush mantling his face.

"I don't let a little thing like that stand in my way when I wish to accomplish an object," grinned Fletcher, half insolently.

"And what may be your object, sir?"

"Take a chair and I will tell you."

"No, sir! I will have nothing whatever to do with you!"
He turned to the door to leave the room.

It was locked, with the key on the other side.

"What does this mean?" demanded the broker, angrily.

"It means that you are locked in here with us, and must listen to what we have to say to you."

"I demand that the door be opened so that I can pass out!"

"I shall have to refuse your request. Don't be alarmed. No harm is intended if you will only act reasonable."

"I decline to have any dealings with you at all, sir!"

"I am sorry you take that stand. I called on you at your office more than a week ago, and asked you to make good my losses in St. L. & S. F. You refused. I think you would have changed your mind if your messenger hadn't turned up most inopportunely and let you out of a tight box. Presuming that you wouldn't receive me again, I decided to meet you on the outside, somewhere where we could come to an agreement without fear of any interruption."

"I will come to no agreement with you at all, sir! Open that door!"

"That is impossible for me to do. The key is on the other side."

Mr. Newell realized that he had been neatly trapped.

"I see you have unfairly got me in your power, but I warn you, sir, it will cost you dear!"

"I am prepared to take the chances of that," retorted Fletcher, his black eyes glittering like those of a snake. "Now, I will tell you what I want of you. Had you given me the check I asked you for the other day that would have settled our account. You refused to do it, so as it will be necessary for me to make myself scarce after this little affair, I have raised the limit to a quarter of a million—the amount I judge you made out of the ruin of the syndicate. There is a blank check on the Manhattan National Bank. Fill it in for \$250,000, making it payable to my order, and sign it. This gentleman will take it to the bank and get the money. If there is anything wrong about the check, or you refuse to fill it out as I have directed, you will never leave this room alive!"

Thus speaking, Fletcher drew a navy revolver from his pocket and placed it on the table.

"Don't imagine I'm not in deadly earnest, for I am. You ruined me by dumping that last 10,000 shares of St. L. & S. F. on the market, which the pool was unable to take. You did it to knock us out, and you must pay the piper for doing so. I'm going to have that money or your life! That's all there is to it!"

The cold and deliberate way in which he spoke convinced Mr. Newell that he was face to face with a grave peril.

How was he going to evade the issue?

CHAPTER XV.

HOW JACK CAME TO THE RESCUE OF MR. NEWELL.

Jack Warner, on his way to Mr. Jarboe's office in Exchange place, met Sam Holland coming out of his own office building.

"Where you bound now, Jack?" asked Sam.

"Vanderpool building," replied Jack.

"All right. I'll go with you as far as Exchange place." They crossed over into Broad street.

An old, dilapidated-looking man was selling shoe strings and small boxes of shoe polish on the corner.

"Hold on a moment," said Jack, pausing in front of the man.

He bought a shoe string, handed the old fellow a dime, and started on without waiting for the change.

"Why did you give that fellow a dime for a shoe string, and what do you want with a shoe string, any way?" asked Sam, in some surprise.

"That old, miserable-looking chap was a prosperous stock broker once," replied Jack. "A financial panic years ago cleaned him out, and he never was able to recover his footing in the Street. Then he took to drink, and went to the dogs. Now he's one of the army of fakirs. Lots of the brokers buy his shoe strings just to help him out. I feel sorry for the old fellow, and I always buy a string when I'm not on the dead rush."

"I've noticed him often, but I had no idea he ever was a broker. This is an awful come down for him."

"Oh, he isn't the only wreck of better days that you can see in the financial district. There's another ex-broker selling cheap candy on Broadway, near Pine street. He tried to corner a certain stock twenty years ago, and almost succeeded. He stood to win four or five millions, instead of which he——"

"He went broke, eh?" grinned Sam.

"That's what he did. He went up Salt River so far that he lost his way and couldn't get back to Wall Street. Let that be a warning to you, Sam. Never try to corner a stock."

"There isn't much danger I'll ever have funds enough to attempt such a thing."

"How much have you in bank now?"

"Three thousand and sixty-five dollars."

"You're pretty well off for a messenger boy."

"I ain't kicking. What's the size of your pile?"

"Sixty-nine thousand, five hundred and eight dollars."

"I'll bet you've got more money than all the rest of the messengers combined."

"Well, I haven't got a swelled head, if I have," laughed Jack. "So long."

He darted off up Exchange place, while Sam went his way alone.

When Jack reached Mr. Jarboe's office he inquired for Mr. Newell.

"He was in here a few minutes ago," said the office boy. "He wanted to see Mr. Jarboe, and the cashier sent him up to a Mr. McGuire's office, at No. — Broadway, room 602. You'd better go there if you want to see him on anything important."

"I guess I'd better," said Jack, turning on his heel and leaving the office.

leaving the office.

When Jack reached No. — Broadway he boarded the elevator.

"What floor is Mr. McGuire's office on?"

"Top, second corridor back, room 602."

"Did you take up a stout, florid-looking gentleman a few moments ago?"

"To McGuire's? Yes."

"Did he come down again?"

"Not on this elevator."

A moment more, and Jack was let out of the cage on the top floor.

He walked down the corridor, followed the first turn to the right, and saw the sign of Mr. McGuire on the door right ahead.

He walked in, and saw the same man that was writing at the desk when Mr. Newell entered.

Now the stout man seemed to be listening at the door which connected with the room beyond.

Jack distinctly heard Mr. Newell's voice raised in a high key in the inner office, but he didn't notice what he was saying.

The stout man was so much interested in what was going on in the other room that he didn't hear the boy enter.

Jack looked at him as he stood bent down with his ear against the keyhole.

"If that chap isn't a born rubber-neck, I never saw one," he breathed. "What a sublime nerve he has got!"

He walked over to him, and was about to lay his hand on the man's shoulder when he heard the voice of his employer say:

"You're an infernal scoundrel, William Fletcher, to trap me in this manner, and I'll see you shot before I make out any check to your order!"

The boy was startled beyond measure.

"Good gracious! What's going on in that room?" he thought, uneasily.

"Those words are your death warrant, Dwight Newell!" he heard, in the unmistakable tones of Fletcher's voice, "unless you reconsider them. You will write that check or I will kill you as you stand there, so help me heaven!"

Jack now realized that his employer was in imminent

Of course, there was but one thing for him to do, and that was to go to his assistance.

"Stand out of the way!" he cried to the crouching list-

ener, giving him a quick shove.

The stout man jumped as though he had been stung, lost his balance, and pitched forward on his face, his forehead coming in contact with the corner of the desk with such force that he rolled over on the floor quite stunned.

Jack, paying no further attention to him, seized the

handle of the door and tried to open it.

"It's locked!" he exclaimed, in a tone of dismay.

Then his eyes lighted on the key which was in the lock.

To turn it, open the door, and enter the room, was the work of a moment.

A startling scene met his view.

A flat writing table occupied the center of the room.

Fletcher sat on the other side of it, with a revolver before him, his heavily-built, dark-featured companion was seated in a chair near the wall, while Mr. Newell stood half way between the table and the door, facing Fletcher.

The unexpected appearance of Jack created a sensation.

Fletcher, with an oath, sprang to his feet and snatched up the revolver, while his associate started to get between

Mr. Newell and the open door.

"Jack!" gasped his employer. "You here?"

"Yes, sir," replied the boy, briskly. "Now's your chance to get out. The door is open!"

The broker grasped the meaning of his messenger's words and turning around quickly started to leave the room.

"Stop!" roared Fletcher, cocking his weapon, "or by heaven, I'll shoot you!"

Jack jumped forward and shoved the table against the rascal with all his force.

He staggered back, slipped, and fell plump on the floor. The boy then turned like a flash and struck the other villain a blow between the eyes, sending him staggering against the wall.

Then he grasped his employer by the arm and pushed him out of the room, pulling the door to and locking it, thus imprisoning the other two in the inner office.

"Now you're safe, sir, though you had a narrow squeak of it."

Before Mr. Newell could say a word in return, Jack opened the door leading to the corridor, and his employer followed him outside.

The broker was almost dazed by the rapid course of events since his messenger boy had appeared on the scene.

He followed the lad into the main corridor like one in a dream.

Then he seemed to realize that the danger was all over.

"Jack!" he cried, stopping and taking the boy by the hand, "you have saved my life!"

CHAPTER XVI.

JACK GETS ON TO ANOTHER SWELL POINTER.

"Do you think Fletcher really meant to shoot you, sir?" Jack asked, hardly willing to believe that the rascally broker meant to carry out his threat.

"I am satisfied he intended to do it if I finally refused to make out the check for a quarter of a million he demanded."

"A quarter of a million!" exclaimed the boy. "He didn't want much!"

"He's a scoundrel, and ought to be in the hands of the police!"

"Well, as I turned the key on him, it ought to be an easy matter to fetch a policeman up here and give him and his side partner in charge," said Jack, as he signaled the elevator man.

"I'm afraid they'll break the door down and make their escape before we can return with an officer," replied the broker. "However, we can make the attempt."

"Yes, sir. If we fail, you can then notify the Wall Street detective bureau. They're sure to be caught later on."

They ran across a policeman in the next block, gave him a brief outline of the case, and accompanied him back to the office building.

The birds had flown, however, without the trouble even of breaking down the door, for as the stout man was also missing, the presumption was that he had recovered his senses in time to release his associates and decamp with them.

Mr. Newell lost no time in telling all his broker friends what he had experienced at the hands of Broker Fletcher, and that disclosure settled the fate of the rascal, as far as his standing in the Street was concerned.

They did not succeed in finding either him or the two men who had assisted in the scheme against Mr. Newell.

Fletcher and his associates, knowing what they had to expect, skipped the city, and that was the last Jack or his employer ever heard of them.

Mr. Newell insisted on presenting his messenger boy with his check for \$10,000, as a slight token of his appreciation of Jack's valuable services in the ticklish affair, to take the same chances with my \$2,800,"

and the boy accepted it rather reluctantly, as he said he didn't like to be paid for doing what was clearly his duty.

The broker told all his friends how bravely and promptly the boy had acted in his emergency, and the result was Jack made a host of friends in the Street.

One day, not long after this affair, Jack accidentally overheard two well-known brokers talking about a syndicate which had been formed to boom a stock, the name of which they did not mention.

They were both interested in the pool to the extent of \$100,000 each.

"Who is going to do the buying for the pool?" asked one of them.

"Lucius Treadwell and Nelson Bunner."

"Pretty sharp brokers," remarked the other. "I guess they'll carry the deal through all right."

"You may be sure of that. They're not actually interested themselves in the pool, but they're to have a big rakeoff in addition to their regular commission if the deal goes through all right."

That's all Jack heard.

"I'd like to get in on this," mused the boy, as he returned to the office. "It is a fine chance for me to make another haul. I've got plenty of capital now to take hold of a good-sized block of stock, and when I see a sure winner in sight I don't want to miss it. I must find out the name of the stock, and the only way to do that will be to get a few days' lay-off at the office, and then go to the Exchange and keep a bright watch on Treadwell and Bunner, so that I can discover what they are buying."

Jack had no difficulty in getting a leave of absence for three days, and during this interval he haunted the Stock Exchange and kept his eyes on the movements of Brokers Treadwell and Bunner.

At first, he found they were not confining their buying to any particular stock, and it was not until about noon of the third day that they began to give their attention exclusively to the purchase of B. Y. & F. shares.

As soon as he had made sure of their line of action he went to the bank and ordered Mr. Bates to buy him 10,000 shares of B. Y. & F.

The stock was ruling at 70, and Jack had to put up nearly all his capital to make good the margin.

It was a tremendous risk for the boy to take, but he felt satisfied he was making no mistake.

He generously tipped off his friend Sam, and that lad immediately purchased 400 shares, at an outlay of \$2,800.

Sam was willing to take any risk that Jack assumed.

"You're the luckiest chap in the street," he said to Jack, "and I'd be a fool not to follow your lead."

"Well, you can sometimes ride a lucky horse to death," replied his friend. "If we slip up on this, we stand to lose about all we've accumulated in our past successes."

"And if we win, what then?"

"Why, we ought to make a mighty good sweep."

"If you're willing to risk \$70,000, I guess I can afford

"I guess you can."

"I don't see how you had the nerve to risk so much money all in one deal."

"Oh, I think I have a good thing. The stock is bound to rise as soon as the pool has gathered in as much as they care to load up with."

"And when do you think you'll sell?"

"As soon as it's gone as high as I care to take a risk on. I expect to make Treadwell and Bunner buy it in at the proper time."

"But will they?"

"Sure they will, if I unload while they are supporting the market—that's the point I'm aiming for."

"You've a great head, Jack. You'll be a king-pin trader some day, as sure as my name is Sam Holland."

"You may be right."

"Bet your boots I'm right. Don't forget me when vou're ready to unload."

"I'll do it, Sam."

Three days later B. Y. & F. went up three points, and Jack and Sam shook hands when they met on the street.

Broker Jarboe came into the office and Jack heard him ask Mr. Newell if he had any of the stock.

"Not a share," replied Jack's employer. "Are you buy-ing it?"

"Yes."

"For a customer?"

"No, for myself. It's gone up three points, and is mighty hard to get. Looks as if there was a combination back of it. I don't see any special reason why it should otherwise have become so lively and so scarce. Do you know anybody that has a block of the stock?"

Mr. Newell shook his head, and soon afterward Mr. Jarboe left the office to make a tour among the brokers in search of some of the stock, which was now beginning to attract attention.

Next day B. Y. & F. was quoted at 75, and outside buyers began to flock into the Street with orders for the stock.

The result was that this rush to purchase the stock caused such a general demand for it that by Saturday noon, when the Exchange closed, the shares were selling as high as 85.

On Monday morning B. Y. & F. opened at 86 3-8, and there was great excitement in the Exchange and on the Street.

It mounted to 88, and then somebody dumped several thousand shares on the market, and it dropped to 86.

Jack was out on an errand at the time, and didn't hear of the fall back.

Sam happened to be watching the indicator at the time, and thinking a panic was about to set in, he got frightened, rushed to the 'phone, and ordered his broker to sell out.

Then he tried to communicate with his friend, but could not.

By the time Jack got back to the office the stock had recovered, and was mounting toward 90.

CHAPTER XVII.

THE LUNCH PARTY AT DELMONICO'S-CONCLUSION.

The closing quotation of B. Y. & F. that day was 90 3-8, and Jack concluded that he wouldn't take any further risk of a sudden slump, but would order his stock sold first thing in the morning, in four lots of 2,500 shares each.

"I'm going to sell right off," he said to Sam, when he met him on the way home. "You'd better follow suit. Lots of people think it's going to par, but I'm not going to chance it."

"I sold at 86 to-day, and cleared \$6,300," replied Sam, who was now sorry he had been frightened into parting with his stock, and thus doing himself out of \$1,600 at the present figure.

"Oh, you did, eh?" said Jack, in some surprise. "How came you to do it?"

Sam explained with some reluctance, for it seemed like a confession of the want of nerve on his part.

"Well, I don't blame you. Some broker must have unloaded a big block on the market. The syndicate, of course, took it in, or there probably would have been a big slump. Treadwell and Bunner can have my holdings to-morrow, though I dare say they won't relish the idea of being obliged to accept it."

"How do you know they'll have to take it?" asked Sam. "There are a lot of other brokers after the stock."

"I don't know, and, to tell you the truth, I don't care who takes it off my hands, as long as I get rid of it at my figure."

"You have 10,000 shares, haven't you?.

"Yes."

"Then you should clear \$200,000."

"That's the way I figure it."

"Why, you'll be worth over a quarter of a million!"
Jack grinned.

"Sounds good, doesn't it?" he said.

"Great Scott! I should say it did!"

"Well, just watch my head to-morrow and let me know if it has grown any bigger."

"No fear of that," replied Sam. "You take good luck cooler than most men would."

"What's the use of getting excited over it. Why, a fellow fainted in our office to-day when he got his statement and a check representing a profit of \$22,000 on a little deal in Rock Island. I don't know what would have happened to him if his luck had gone the other way."

"Might have gone home and killed himself."

"Possibly. Such people ought to keep out of the market."

"That's right; but they won't."

B. Y. & F. opened at 90 1-4 next morning, and that was the figure that Jack's shares went at, but whether the syndicate had to take it or not he never knew.

The market didn't break, and the stock went up to 92 during the day.

It remained in the nineties for a day or two, and then gradually fell to 85, where it rested, and even advanced three-eighths of a point.

As soon as Jack got his check, which called for \$270,000, he told Mr. Newell about the deal, and the broker congratulated him on his good fortune.

Mr. Newell told Broker Jarboe that afternoon that his messenger boy had made \$250,000 by lucky plunges in the market during the past year and a half.

Jarboe thought he was joking until Mr. Newell solemnly asured him that he had seen a check made out to Jack's order for \$270,000, which had come from the Manhattan National Bank that morning.

Of course, Jarboe circulated this remarkable news, and it wasn't long before the whole Street had heard about the lucky messenger boy, and scores of brokers dropped in at Newell's on purpose to catch a sight of the fortunate youth.

One broker had the nerve to ask Jack to invest \$100,000 in a blind pool he said he was getting up.

"Nothing doing," replied the lad, with a grin.

"I can guarantee that you'll double your money in two weeks," said the foxy broker, insinuatingly.

"I'm much obliged to you for the offer, but I want the money to rent a flat in Harlem."

Jack said that with a perfectly sober face, and the broker looked at him narrowly.

"What do you mean by that?" he asked.

"Well, I hear rents are going up there, and there's no telling what altitude they'll reach, so it's best for one to be prepared for the worst."

The broker suspected that the boy was guying him, and he took his leave in a hurry.

That afternoon, about one o'clock, Mrs. Warner and Jennie made their appearance at Mr. Newell's office to keep an engagement they had made to lunch at Delmonico's with Jack.

This was the first time that either had ever been in Wall Street.

Jack presented them to Mr. Newell, who expressed himself as delighted to make their acquaintance.

The broker said a good many complimentary things about his bright young messenger, and congratulated them on having so smart a son and brother.

Bessie Dean, with Mr. Newell's permission, was included in Jack's Delmonico lunch party.

He had invited her the day previous, and she came over to the office in her "glad rags," as Jack called them.

Sam Holland, of course, was not omitted.

Jack had engaged a table in advance, and ordered the swellest lunch the restaurant could produce, without wines.

They started for Delmonico's at two o'clock, and their arrival attracted considerable attention among the brokers crowding the room, for Jack was readily recognized by half of the men present, and Sam was also identified my many with whom he came into daily contact.

The brokers all wondered who the two pretty girls were, and who was the chaperon of the party.

Mr. Jarboe was just finishing his lunch when the party came in, and he was very much surprised to see that Jack was the leading feature at the table.

He paused on his way out and nodded pleasantly at the boy.

"Mr. Jarboe," said Jack, "let me introduce you to my mother."

The broker bowed with great politeness to Mrs. Warner. "And this is my sister, Jennie," continued the boy."

"Happy to meet you, Miss Warner," said Mr. Jarboe, regarding her with more admiration than pleased Sam.

"Miss Dean, Mr. Jarboe. Of course you know my friend, Sam Holland, who is employed by Davis & Co?"

Mr. Jarboe lingered a few minutes to talk with the girls, and then left.

The lunch was a great success, and every moment of it was enjoyed by those who took part in it.

When it was over Sam escorted Mrs. Warner and Jennie home in a carriage provided by Jack, while the latter saw to it that Bessie reached her home in Brooklyn all right.

All this occurred a few years ago.

Jack is now a prosperous young broker, worth half a million or more, with an office in a Broad street building, while Sam Holland is chief clerk for Davis & Co., on Wall Street.

Mr. Newell is still in business at the old stand, but it is confidently believed that Jack Warner will succeed to his business when the old man decides to retire.

Jack hasn't got married yet, but it is said he is paying devoted attention to Bessie Dean, who, although a year older than he, is one of the finest girls in the Borough of Brooklyn.

At any rate, Jack is building a sumptuous home on Riverside Drive for somebody, whose name is kept a secret for the present from all but a select few who are very partial to Bessie Dean.

Jack continues to beat the other brokers occasionally at their own game, and the reputation he bears in the Street is that he's a young man altogether too smart to be done.

THE END.

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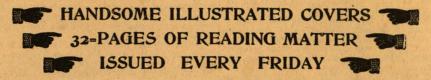
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